

INSURANCE
MAGAZINE

Gold Book

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55th Edition
Life Insurance Selling and Marketing
Convention Planners Review

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RETAIL CREDIT COMPANY

P.O. Box 4083 / Atlanta, Georgia 30302

55th Edition



GOLD BOOK

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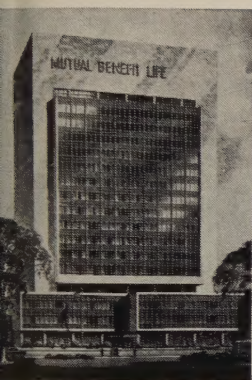
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We're proving it's good business to be a good neighbor. 5 times over.



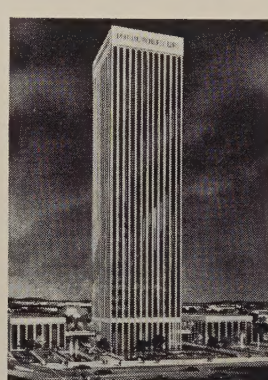
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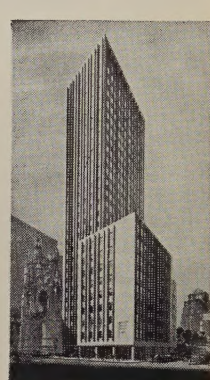
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California Street
San Francisco



Wilshire Blvd.
Los Angeles



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New York

When Mutual Benefit Life was established in 1845, the original intention of the founders was for us to be of service to the people of the community.

Now well into our second century, we still follow that good neighbor policy. Even though our community has grown to encompass the entire nation.

Beginning with our home office in Newark, we've expressed our faith in the future of our cities with a national building program that now includes prestige office towers in Los Angeles, New York, Philadelphia and San Francisco.

These buildings are excellent investments of our policyholders' money. They are helping to assure the continued liberal dividend policy that has helped our company grow.

But, just as important, these buildings are helping our communities. By providing jobs. By revitalizing the business districts of our cities. By stimulating additional new building around them.

Our buildings are visible proof of the growing strength of our company. A company with some \$15.7 billion of insurance in force. A company that's building for the mutual benefit of everyone—our insureds, our neighbors, our agents.

MUTUAL BENEFIT LIFE
A name to remember.

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY NEWARK, N.J. SINCE 1845

Computers In Our Future

Metropolitan replaces door-to-door collections with modern computer system which gives customers prompt accurate service without interruption.



Charles W. Duck
*Senior Vice President
Personal Insurance Operations
Metropolitan Life Insurance Company*

Mr. Duck joined Metropolitan Life on June 15, 1937, as a general clerk in the industrial mathematical section of the actuarial division.

He advanced through positions of increasing responsibility, was appointed a member of the administrative personnel as administrative assistant on April 12, 1960. On Sept. 1, 1963, he was appointed assistant vice-president. He became third vice-president on Sept. 1, 1965, second vice president on Nov. 1, 1968, and vice president—personal insurance administration on Aug. 25, 1969. He was advanced to vice president in personal insurance and employee benefit plans on July 1, 1970. Mr. Duck received his current appointment as senior vice president on July 1, 1971.

Born in Lewisburg, Pa., on Aug. 6, 1915, the son of D. Oscar and Martha Wetzell Duck, Mr. Duck was an honor student at Lewisburg High School. He attended Bucknell University, where he received his A.B. degree in 1936 and his M.A. degree in 1937.

From 1944 to 1946, Mr. Duck served in the Naval Reserve and was discharged with the rank of lieutenant (j.g.).

He is married to the former Miss Thelma Slack of Lewisburg, Pa., and they have three children, Ronald, Elaine, Cathy, and five grandchildren. His hobbies are bridge and golf.

That electronic marvel, the computer, has a vital role in the exciting changes that have occurred and are occurring within Metropolitan Life Insurance Company today.

On January 1 of this year the company announced that Metropolitan Life was beginning to phase out of the home collection service—a dramatic indication of the company's new directions. And what has made it possible to replace door-to-door collecting? A sophisticated computer system both in our home office and our electronic installations center in Scranton, Pa. The system has enabled us to continue to give our account customers uninterrupted, prompt and accurate service without missing a step.

Metropolitan Life's transition to an ordinary company is bringing with it a host of changes in its marketing operation to meet the demands of today's and tomorrow's marketplace. Bigger sales, better sales, equitably priced products, property and liability coverage—these are just some of the directions in which we're heading. Changes of this magnitude could not have been anticipated and accomplished without top-notch computer equipment and expertise.

Service is our business. And we must provide the type of service that our customers want and need at a cost they can afford to pay. To do this we have added more and larger computers, not only to improve existing operations, but also to handle new products. Our equity and property and liability lines. Further, we are modernizing the way in which we use our computers. At the moment, for example, we are engaged in a massive long-range effort to totally redesign our premium notice system. We expect from it dramatic improvements in the handling of inquiries and the providing of service.

What has been the history of our computer hardware? It's come a long way since Metropolitan Life in 1954 became the first insurance company to install a Univac line in its home office. Several improved Univac models followed. Our Honeywell machines came along and still are an integral part of our electronic data processing system. In the late 1960s, as a series of phased operations, we installed a system linking by telephone lines more than 100 terminal devices in every Metropolitan sales office across the country with this Honeywell computer complex at our home office in New York City. This communication system has enabled us to handle more promptly a large number of customer service requests relayed from our more than 800 sales offices.

[Continued on page 7]

During The First Half Of 1973

*Many More People Recognized The Need
For The Insurance Coverages Offered
By The Combined Companies*

Financial Highlights—First 6 Months Of 1973

	1st Half 1973	1st Half 1972	% Increase
TOTAL DIRECT PREMIUMS WRITTEN	\$149,323,000	\$132,199,000	13.0%
Accident & Health	\$124,378,000	\$112,363,000	10.7%
Life Premium Income	\$ 24,945,000	\$ 19,836,000	25.8%
TOTAL INCOME	\$159,102,000	\$140,778,000	13.0%
INVESTMENT INCOME—NET	\$ 7,350,000	\$ 5,579,000	31.7%
NET INCOME AFTER INCOME TAX	\$ 18,537,000	\$ 15,473,000	19.8%
Per Share	\$ 0.67	\$ 0.56	

The first six months of 1973 was an excellent period for Combined Insurance Company Of America and its four insurance subsidiaries.

The continuing upsurge in business by the companies in the Combined group illustrates the international acceptance of our special type of service. Throughout our marketing areas, representatives of our Superior Policy Division personally visit with their policyholders each six months. Each such visit offers the policyholder and new prospects the opportunity to enjoy maximum protection at minimum cost, through

the Accident and Health and Life coverages we provide.

Combined Insurance Company Of America operates in the United States, Canada, the United King-

dom, Australia, New Zealand and parts of the Caribbean. The Combined companies serve some six million policyholders through about 8000 employees and service representatives.

Combined Insurance Company Of America and subsidiaries, Combined American Insurance Company, Dallas; Hearthstone Insurance Company of Massachusetts, Brookline; Combined Insurance Company of Wisconsin, Fond du Lac; Combined Life Insurance Company of New York, Albany; are good companies to insure with . . . good companies to work for.



*A World Leader In Accident And Health Insurance,
One Of The Fastest-Growing Companies In Life*

COMBINED INSURANCE COMPANY OF AMERICA

5050 Broadway

Chicago, Ill. 60640

W. CLEMENT STONE, Chairman ■ CLEMENT STONE, President



**SERVICE
STRENGTH
SECURITY**

• Combined American Insurance Company, Dallas • Hearthstone Insurance Company of Massachusetts, Brookline
• Combined Insurance Company of Wisconsin, Fond du Lac • Combined Life Insurance Company of New York, Albany



Noted business author/consultant Perrin Stryker (far right) opened the 1973 Annual Meeting panel discussion "As Others See Us," a frank dialogue on the consumer view of the Life Insurance industry. Panelists (from left to right) are: Russell E. Van Hooser, Commissioner of Insurance, State of Michigan and president of the National Association of Insurance Commissioners; John W. Riley, Jr., Ph.D., senior vice president—social research, The Equitable Life Assurance Society of the U.S.; Stanford N. Sesser, author and assistant professor of journalism, University of California at Berkeley; and Frank B. Maher, president of John Hancock Mutual Life Insurance Company.

MDRT Panel Explores Agents' Public Image

Frank discussion of how the public sees the life underwriter . . . changes in the consumer, the agent, the product and the industry.

The rate of change in all aspects of society is constantly accelerating, and the life insurance industry is no exception. For this reason, the Million Dollar Round Table's 46th Annual Meeting in Seattle, Washington, June 24-28, 1973 was dedicated to delineating and investigating changes in the consumer, the agent, the product and the industry in general.

Meeting the "Challenge of Change" theme head-on was a frank panel discussion of the current public perception of the life underwriter, moderated by noted business author/consultant Perrin Stryker.

Panel members included: Frank B. Maher, president of John Hancock Mutual; John W. Riley, Jr., senior vice president—Social Research, the Equitable Society; Stanford N. Sesser, assistant professor of journalism, University of California at Berkeley; and Russell E. Van Hooser, Commissioner of Insurance, State of Michigan and president, National Association of Insurance Commissioners.

Mr. Stryker opened an unstructured, informal discussion, titled "As Others See Us," by acknowledging the existence of a life underwriter stereotype as "aggressive and money-oriented." Mr. Riley implied that this predominant image is not totally relevant. "When you get right down to it," he noted, "each client thinks his agent is different from

the stereotype."

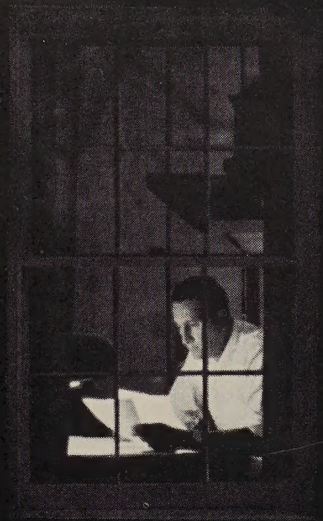
Other panelists agreed generally with Riley's statement, although they exhibited divergent views on the need for the "hard sell" in making sales.

Mr. Maher pointed out that "the very nature of our business requires aggressiveness. We have to use pressure to bare the importance of our product to the public and motivate them."

Commissioner Van Hooser cited a study showing that the decision to purchase life insurance is generally surrounded by anxiety on the part of the buyer. This anxiety, he noted, causes the consumer to perceive the agent as aggressive, whether or not he really is. The commissioner pointed out that some agents are aware of these anxiety feelings and play upon them, which contributes to the agent's bad image.

Mr. Sesser, former insurance reporter for the **Wall Street Journal**, charged that there is "far too much aggression in selling and not enough information." He contended that many buyers are not told the true cost of life insurance, and maintained that although wealthy families are well-served, low-income families are not sufficiently assisted in understanding the product and are often misled.

[Continued on page 9]



A little midnight oil can shed a lot of light.

Equitable encourages all CLU candidates to work as hard as they can. We believe that dedication and professionalism can only result in a brighter future. For you, your company, your industry.

THE EQUITABLE
Life Assurance Society of the United States, N.Y., N.Y.

Because there's nobody else exactly like you.



Consumers' Attitudes Toward Life Insurance?

Comparison of M.A.P. surveys for 1966-1973 conducted by the Institute of Life Insurance.



Blake T. Newton, Jr.,
President
Institute of Life Insurance

(MONITORING ATTITUDES OF THE PUBLIC)

1966 MAP Survey (the first) provided results which serve as the benchmark against which findings of ups and downs in public opinion shown by subsequent surveys could be measured.

Purpose of these exploratory studies:

1. To develop a comprehensive picture of public attitudes toward agents, companies, and the life insurance business in general;

2. To distill the most important indicators of the emergence of significant trends for the life insurance business;

3. To forge a research instrument which would serve as the Institute's means of monitoring or tracking these indicators.

Results of all surveys are compared and interpreted in the accompanying articles.

"Great Scott, where did all those Indians come from?"

That question is among the variety of "last words" which folklore suggests may have been said by a greatly surprised and highly vexed General George A. Custer one morning 97 years ago at the Little Big Horn River in Montana.

Some corporate leaders today are tempted to echo Custer's sentiments when they consider the current wave of consumerism which is subjecting almost all business to increasing criticisms in the popular press and sometimes even on the floor of Congress.

But they should not be surprised, if they know the economic history of our nation. Neither should they be greatly annoyed, if they have faith in the product they sell and confidence in their own business ethics. Certainly in my opinion that is the case in the life insurance business.

Consumerism is not a new development in our nation. On the contrary, a basic streak of populism—a mistrust of the purpose and power of big business—has surfaced repeatedly in American history, producing waves of consumer and legislative interest in how the business community conducts its affairs.

The current concern of the American public with the way in which the business

community manages its affairs seems to have been taken on momentum during the Kennedy Administration, and it has been fueled since then by a number of disclosures and controversies which have made folk heroes out of some prominent consumer activists and laid out of some major manufacturing corporations.

Even today, newspapers are quoting Congressmen who wonder aloud whether the current gasoline shortage has been liberally inspired by an avaricious oil industry, or at least manipulated by the companies to their advantage.

Here at the Institute of Life Insurance, we didn't need the recent Hart hearings to tell us that the life insurance business is not immune to the forces of consumerism which are buffeting other industries and institutions. Our own research studies have shown us a slow but steady deterioration in the public's confidence in business in general. We know the dimensions of the problems we face in keeping the public's faith in life insurance, and we believe we understand the steps that must be taken to achieve this goal.

The U.S. Chamber of Commerce has analyzed consumerism as having three major dimensions: (1) as a legislative force reaching

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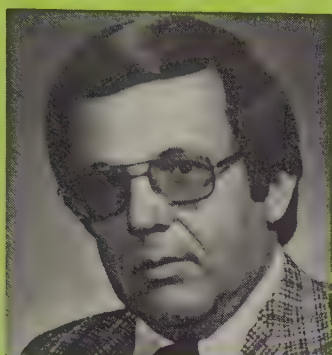
Maybe you'd like to meet... Some Great Guys!

Shown here are twelve hard working and dedicated men. No matter what business or profession you are in, you will appreciate that it takes a good man with good products representing a good company to write more than ONE MILLION of Life Insurance in a single month.

Each of these men did this in June...the month in which Republic National Life Fieldmen across the nation honor Theodore P. Beasley, Founder, Chairman of the Board and Chief Executive Officer of Republic National Life of Dallas.



TOM BRINKER, CLU
NEWTON SQUARE, PA



HERB KANE*
STUDIO CITY, CALIF.



WALLACE COOPER**
HUNTSVILLE, TEX.



BEV FICKE
DALLAS, TEX.



HOMER W. FORSTER
MIAMI, FLA.



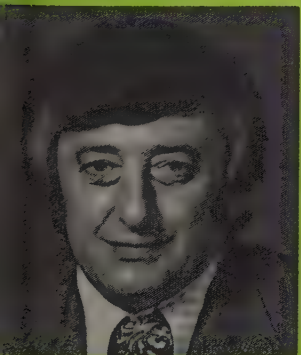
CHARLES HALE
HOUSTON, TEX.



ROBERT LYNN NICHOLAS***
CANTON, OHIO



GUYN PANNELL
ABILENE, TEX.



SHERMAN RICHTER
MINNEAPOLIS, MINN.



C. L. "BUCK" WALLACE
PHOENIX, ARIZ.



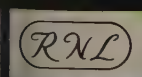
WILLIAM L. WALTHOUR, JR.
ATLANTA, GA.



NORMAN J. WEISS
SOUDERTON, PA.

*Volume Leader — \$2,150,000.00 **Largest Number of Applications — 47 ***Premium Leader — \$64,371.82

**No matter what your Life Insurance or Accident & Sickness needs may be,
a Republic National Life plan can be tailored to meet your individual requirements.**



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Now doing business in 49 States, District of Columbia and Puerto Rico

LIFE • ACCIDENT • SICKNESS • MEDICAL AND SURGICAL REIMBURSEMENT • TOTAL GROUP AND PENSION SERVICES • COMPLETE REINSURANCE FACILITIES

Where the Health Insurance Business Stands Today



LESLIE P. HEMRY
*President, Health Insurance
Association of America*

In recent years the prospect of national health insurance legislation has threaded almost every thought and activity within the private health insurance business. We, in the Health Insurance Association of America, have been continuously reminded that our business' vitality in responding to the need for change is being measured against any possible role for private insurers in a system of national health insurance.

Our business' support of the National Healthcare Act, introduced by Senator McIntyre and Representative Burleson, is one obvious recognition of our responsibility to help improve the health care system. There are other responses and activities now burgeoning among health insurance companies indicating that our business is alive and well and will have a significant role in the health care system of the future.

It is to these relatively new, expanding activities that I will give major emphasis here. But because many of them will be viewed within the context of impending national health insurance legislation, it may be well to take a brief look at the current factors dominating the outlook for national legislation.

In recent months, quite a turn of events has taken place affecting the possibilities for national health insurance legislation. The most sobering new factor, and perhaps the most important for our business, is the critical concern exhibited by the Congress and the Administration about the Federal budget. Indeed, the tax-spending issue is the most per-

vading of all issues in Washington. The reality that our nation cannot afford to through taxation for many of its expanding social needs has resulted in a loss of luster for Senator Kennedy's all-government health insurance proposal.

Another change of recent origin is more circumspect treatment the press has been giving to national health insurance. It is no longer a "page one" type of story, no longer primarily emotional in tone, no longer regarded as a crisis of an emergency nature. A major reason for this change is that inflation of medical costs has subsided considerably due to the government's Economic Stabilization Program.

Press attention to the issue is more thorough and recognizes the complexity of the problem. Questions are being raised regarding the structure of the medical system, the nature of the doctor-patient relationship, and there is a searching, respectable regard for the cost of any all-encompassing Federal program. This very process has led to a closer scrutiny of the credentials of the health insurance business. Many critical articles and editorials have been generated, in part by Congressional hearings, public controversy over mail order advertising, publicity stimulated by our critics among public officials and public barrage of the Committee for National Health Insurance. Then, too, it is becoming apparent that news magazines of the consumer-interest variety are striving to fulfill the expectations of the still-rising tide of consumerism.

What's been happening to public attitudes?

A 1971 study by Potomac Associates titled **Hopes and Fears of the American People**, revealed that ill health was by far the greatest fear, even more so than fear of a lower standard of living, or unemployment, or inflation. A 1971 Harris Poll found that 38 percent of those surveyed felt that if major illness struck they would not be adequately covered.

[Continued on page 13]

Some Of The Best Life Producers In The World Are Travelers General Agents!

A Travelers General Agency contract may be the opportunity you are looking for to expand as an independent businessman. The requirements are high. But so are the rewards.

Write or call Gil Daigle, CLU collect at (203) 277-2744. The Travelers Insurance Company, One Tower Square, Hartford, Connecticut 06115.



THE TRAVELERS

John Hancock Evaluates Audio-visual Tools

Are the newer audiovisual and electronic techniques worth their cost? Should they supplant or supplement traditional training and communications tools?

Thomas W. Foster
Communications Specialist
John Hancock Mutual
Life Insurance

During the 1960's, companies in and outside the insurance industry enthusiastically embraced the new age of audiovisual and electronic communications.

Many of the case histories from that period make for solemn reading in retrospect. Costly equipment systems were purchased with little knowledge of how they should be used; the product of one machine could not be played on another; programming—the software of the business—often meant nothing more than pointing the camera at two men acting out a sales situation.

In short, acceptance of the new media—especially videotape—was based less on clear judgment and more on the romance of all things new and exotic.

At John Hancock, newer audiovisual and electronic techniques have won acceptance as **supplements** to the more traditional training and communications tools.

However, the company remains acutely aware that no one has adequately compared the cost/benefits of the costly new media and the traditional print-based media which have a long history of efficient information distribution at respectably low unit cost.

Thus far, all of us who teach or communicate to industrial audiences recognize that claims for audiovisual or electronic distribution systems are largely intuitive. We **feel** that sound and pictures should make for better communication than cold type on a page. We **think** color should be more effective than black and white on the television screen.

But we don't know for sure. And, not knowing, we divide into three separate camps: those who resist the new entirely; those who totally immerse themselves—and their companies—in the new equipment pool; and those who dip their toes into the different currents of this new sea of electronics in hope of isolating the one or two techniques that might best serve their companies.

The latter, whatever the flaws in the method, is the approach at John Hancock.

Some specifics are in order. The company's Public Relations Department operates a modest black and white videotape studio constructed in 1966 which, with minor alterations during the intervening years, has remained the device for evaluating the usefulness of electronic technology in employee training and information distribution. The facility, and its improved counterpart now being planned for installation in our new home office building, are under the immediate supervision of Alan F. Lydiate, Director of Visual Communications.

Aside from a substantial amount of routine playing use, the studio has also been used to produce tapes for orientation, management skills training and "one-shot" coverage of major company news events. Most tape programs have been of a one speaker or group conversation type. Several, for personnel training purposes, have shown employees enacting "life" situations. A very small number of highly structured programs using professional television personalities have been produced to report on such events "topping-out" the new 60-story John Hancock Tower.

A second videotape capability exists in the company's Conference Center, an advanced training facility opened in 1972 to inform visiting field personnel about products and sales and managerial methods.

In addition to videotape, a number of programs have been produced using Carousel projectors synchronized with cassette units. In several special cases, use of slide-tape equipment has been extended to include multiple image presentations with slides or slides combined with motion picture footage. The more complex slide programs have been confined to major company events such as annual meeting and meetings honoring the top field sales personnel.

Audio cassettes alone, or combined with

[Continued on page



Funny, they don't look like Prudential agents

But every one of these top TV personalities is working to help Prudential agents all over the country make sales.

Wednesday nights, on CBS-TV, Prudential sponsorship of "Cannon" continues in its second straight year... with William Conrad in his role as the hard-hitting private eye.

In addition, the new season is boasting a new Prudential sponsorship, "The Rookies," Monday nights on ABC-TV. This fast-paced police drama has achieved spectacular growth with young men—Prudential's prime prospects.

Merle Harmon and Dave Diles are co-hosts every week on the "Prudential College Scoreboard," which has returned to ABC-TV for its fourth consecutive year. The Scoreboard can be seen immediately following the "ABC Football Game of the Week."

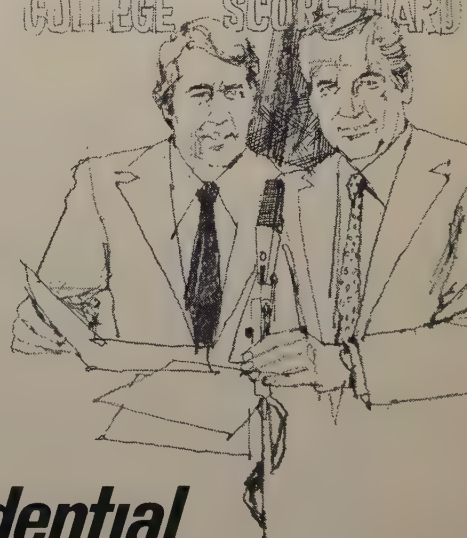
And as college basketball returns to television, Prudential will continue to sponsor top regional games on Saturday afternoons.

Look for new Prudential commercials, plus a hard-working schedule of print ads in top national magazines. It's what our 1973 advertising program is all about. And it all works together to break the ice with Prudential prospects all over the place. To show them how important it is to "Protect your family and your future with a piece of the Rock."

It'll also make life, and sales, easier for thousands of Prudential agents.

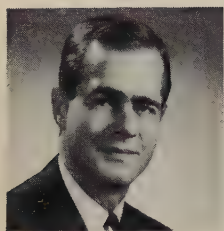
The ones who aren't appearing on TV.

 **Prudential**
COLLEGE SCOREBOARD



Prudential

Current Trends In Life Insurance Advertising



Don Bittner
*Advertising Director,
State Farm Insurance Companies*

What's happening to life insurance advertising? What's happening to advertising of most major products—the consumer movement and the consumer. Not only are business firms becoming more responsible in what they say in advertising as a result of public pressures and increased state and federal regulations but they're becoming more aware of how it's being said and received by the general public. Life insurance advertisers included.

Is this of recent origin? Not really. There are those who say it's been coming for a long time. Longer than Ralph Nader and Commissioner Herbert S. Dennenberg influences which were the catalysts to bring the movement to the forefront.

What effect has the consumer had on life insurance advertising? While major life insurance companies have been forthright in their dealings and communications with the general public, there are some mavericks. And, with public attention swinging to focus on the life insurance industry, new controls—the Shopper's Guide to Life Insurance and new state regulations—are forcing the life insurance industry to be more restrictive in advertising. Regulations that call for a complete spellout of policy benefits, the exact listing of policy name, cost comparisons, and requirements that an advertiser make statements like: "This is a general description only. The actual coverage described in the policy," or "**(name of company)** is registered and licensed in **(name of state)**," while making a few "bad guys" watch their P's and Q's, have

placed some additional restrictions on the members of the industry who have for years effectively policed their activities. In effect, these new regulations have tended to decrease the flexibility of the industry's communications efforts, thus forcing advertising messages to address the product on the most general terms. This trend is evident in all but a few life insurance commercials being aired today on network television by the major advertisers. And, increasingly restrictive legislation will tend to make this trend even more prominent in years to come, giving substance to the accusations that have been leveled against the industry, making them more true than ever: "All life insurance messages look alike. . . . Life insurance commercials are devoid of useful information."

Some companies are still talking about specific products or company consumer benefits in their advertising. For example, Banker's Life with their "qualified agent" commercial, and the company that's proud to be number seven and too busy to talk about Northwestern Mutual. But their number is increasing. In the main, most major life insurance advertisers are speaking with a common voice—speaking of the product in general "life insurance is good and good for you" terms. In effect, selling the sizzle instead of the steak, which isn't all bad.

Because of sameness in approach, life insurance advertisers are relying more heavily on creative ingenuity to distinguish their product and their company from that of other insurers. "Own a piece of the rock" and "There's nobody else like you," commercials for Prudential and Equitable are aimed, and most life insurance advertising today is aimed, at creating a favorable awareness of the company and its agents in addition to selling good things about life insurance versus selling a particular life insurance product. The trend in life insurance advertising is b

[Continued on page 17]

Responsiveness to the Field.

We have long felt that no one is better equipped to know the needs of prospects and how to fulfill them than the men and women in the field. The first-hand observations and valuable suggestions of our Field Underwriters have been responsible for our adoption of the most modern techniques in selling, in training and in the creative use of computers.

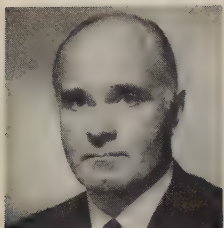
Another reason why...

IT'S GOOD TO HAVE
MONEY
IN YOUR FUTURE

MUTUAL OF NEW YORK • The Mutual Life Insurance Company Of New York

"What Are 75,000 Consumers Saying?"

This will be the third year in which the Fall Gold Book has carried an article signed by a Travelers officer on Office of Consumer Information.



Morrison H. Beach
President and Chief Executive Officer
The Travelers Insurance Company

Mr. Beach joined the Company in 1939 and has been a member of both the Group and the Life, Health and Financial Services Departments. He was appointed Assistant Actuary in 1950, Associate Actuary in 1954, and Actuary in 1957. In 1959 he was named Second Vice President and Actuary, and in 1962 was promoted to Second Vice President in the Executive Department. He became Vice President in 1964, Senior Vice President in 1965, Executive Vice President in 1970, President and Chief Administrative Officer in 1971. He was elected to his present position on January 5, 1973.

DIRECTOR: The Travelers Corporation; Travcan, Ltd.; Travelers Life Insurance Company of Canada; Travelers Indemnity Company of Canada; Hartford National Bank and Trust Company; Hartford National Corporation, Broadcast-Plaza, Inc.; Randolph Computer Corp.; Hartford Process; Hartford Hospital; The Health Insurance Association of America and the Combined Health Appeal, and the Greater Hartford Chamber of Commerce.

CHAIRMAN: Greater Hartford Chapter of the American Red Cross.

CORPORATOR: Institute of Living, Hartford Seminary Foundation.

TRUSTEE: Health Planning Council, Inc.; Rensselaer Polytechnic of Connecticut. Institute of America/American Institute for Property and Liability Underwriters, Connecticut Public Television, and the Kingswood-Oxford School.

MEMBER: Advisory Board of The Connecticut Regional Medical Program; Board of Governors of International Insurance Seminars, Inc.; Greater Hartford Community Council; American Academy of Actuaries, and Greater Hartford Community Council; and Connecticut Bar Association and Canadian Institute of Actuaries.

FELLOW: Society of Actuaries.

Mr. Beach was graduated from Williams College magna cum laude, attended Massachusetts Institute of Technology and received a J.D. Degree from the University of Connecticut School of Law. Mr. Beach is married, has three children and lives in West Hartford, Conn.

After 2-1/2 years of operation, our Office of Consumer Information continues to provide a vigorous dialogue with our market. The most active single day on our telephone came on June 7, 1973 following a television commercial on No-Fault insurance. The number of respondents over the entire 75 contacts has varied between 40 and depending on the nature of related advertising. Before attempting an interpretation of this wealth of data, let us consider some statistics derived from the study of a sample of our response.

This paper would be incomplete without two observations. First, even in a "perfect" economy the level of consumer complaints would not fall to zero. We are not wise enough to know what the "ideal" level of complaints is or how to measure it. Some lack of feedback direct from the consumer to the decision-maker is vital to the healthy evolution of our industry; but we believe, on the basis of our experience, that the present level of consumer dissatisfaction is higher than the "ideal."

The second observation is a technical statistical warning. We have no evidence that the people who have responded to our ads are typical of all consumers. Technically, 75 consumers could be wrong in that they are not speaking for all consumers.

40% Have Insurance Problems

40% of those who have called us discussed about an insurance problem, and many of them must be described as hostile, frustrated, insulted or offended with regard to some aspect of insurance. These callers were not the lunatic fringe. In most cases they were rational people who make reasonable buying decisions, but nevertheless became antagonized by the products and services our industry offers.

The experience varied by line of business with homeowners insurance presenting

[Continued on page 19]

How to write a \$1,000,000 policy.

One broker did yesterday. Several more will tomorrow. These policies come from businessmen. Men who want to protect a buy and sell agreement. Or a loan. Or protect a partnership agreement. Or replace a commitment in time and money.

They're sold on our yearly renewable term life insurance. As a

smart business proposition, not as an act of self denial or sacrifice. So it's easy for them to say yes.

That's because this is a "pure insurance" policy. No extras. Just maximum protection for what they pay.

And that's how you can write a \$1,000,000 policy. For more information just mail the coupon today.

ailife

American International Life Assurance Company of New York



A member company of American International Group

Dept. IMD93, 102 Maiden Lane, New York, N.Y. 10005

Att: Mr. Bill Healy, CLU

Please send me more information about your "pure insurance" policy.

Name _____

(PLEASE PRINT)

Title _____

Company _____

Address _____

City _____ State _____ Zip _____

We welcome inquiries from any licensed agent or broker. You don't have to be a regular producer to place business with AI Life.

How To Keep Insurance Agents Up-To-Date



Donald E. Little
Supervisor,
Information Processing Section
Bankers Life Nebraska
Lincoln, Nebraska

Imagine a 3 x 5" document containing nearly 100 items of policy information! And each clearly readable.

This ingeniously designed form and our computer operation enable us to provide our agencies and our 350 full-time agents with concise, up-to-date information on some 250,000 policyholders. Keeping information and communication between agents and company accurate and up-to-the-minute is as necessary to us, 35th in size among mutual companies, as it is to the giants.

Being 35th you try harder. And use your resources. We have an information processing system suited to our size and special needs so we turned to it to help in this situation. We called in specialists from The Standard Register Company to help us with forms design

and other technical aspects.

The new Agency Record Card provides far more vital information with greater space and convenience than the 3 x 5 card it replaced. It is a two-part continuous document 3-1/2 x 11". After the margins have been removed, the form may be folded along a center perforation resulting in a 3 x 5 document having printing on both sides.

The card used formerly carried only basic information as policy-holder's name, address, type of policy, coverage, birth date, age, premium data and so on. Because cards were imprinted from metal plates, changes required the preparation of a new plate. Agents seeking information beyond the basic had to contact the home office. This was inconvenient and time consuming.

By changing to a computer operation, we not only provide nearly a hundred items of information, we also update on a daily basis.

We receive between 750 and 1000 policy changes and new policies every day. The information from the new policies is channelled to the computer to prepare master files. Changes are routed first to correspondents who request status sheets for the specific policy.

[Continued on page 21]

POLICY NUMBER		DATE AND REASON PREPARED		FOR		NAME OF INSURED	
PRIMARY BENEFICIARY				RT OF REV		OWNER	
PRIM BENE RELATIONSHIP		CONTINGENT BENE RELATIONSHIP		CODE			
COLLATERAL ASSIGNEE				ADDRESS			
ADDRESS							
BILLING D.		MODAL PREMIUM		PREMIUMS PAID TO		PREMIUMS EXTENDED	
D. DAY		ACCOUNT NO		PREPAID PREMIUMS		TO-AMOUNT	
B O M		SPEC. CAT		CD		CITY AND STATE	
BANK-O-MATIC ACCOUNT NAME		C O		NUMBER		OWNERSHIP	
SPECIAL CATEGORY NAME		CODE		ZIP CODE			
GROSS SURRENDER VALUES		CURRENT ANNIVERSARY		NEXT ANNIVERSARY			
LOAN		AS OF		MAXIMUM LOAN AVAILABLE		NOTIFY CD CO.	
INT RATE CD.		INTEREST PAID TO		LOAN PRINCIPAL		EXTR. DATE	
A.P.L.		INTEREST DUE AT ANN		NET LOAN AVAILABLE		SUSPENSE CREDIT AMOUNT	
DIVS		YEAR		DISPOSITION		ADNS ON ADNS	
OPTION		DIV ON LN		1 YEAR TERM AMOUNT		CSV ADNS ON ADNS	
NEXT DIVIDEND		NEXT ADDITIONS		1 YEAR TERM PREMIUM		FAMILY RIDER	
W. AGY		S.A. G AGY		SERVICING AGENCY		FAMILY RIDER	
W AGY IS TRAV. AGY BECAUSE OF PROTECTED		ACT/BKR		SPEC CAT		RIDER 1	
GROSS CSV		GROSS CSV		GROSS CSV		RIDER 2	

Nearly 100 items of policy information can be condensed on this Agency Record Card, a two-part continuous document 3-1/3 x 11 inches in size. After margins have been removed, the form may be folded along a center perforation to a convenient 3 x 5 inch size.

State Farm Agents, please keep this life insurance growth chart handy.

It's a very graphic way to give any interested party the big picture in a hurry.

It shows how our ordinary life insurance in force has increased almost 500% in the last 10 years. It indicates the kind of growth that's made State Farm one of the top twenty life companies just 43 years after its inception. With a total of more than \$12 billion now in force, over \$2 billion of it added just last year.

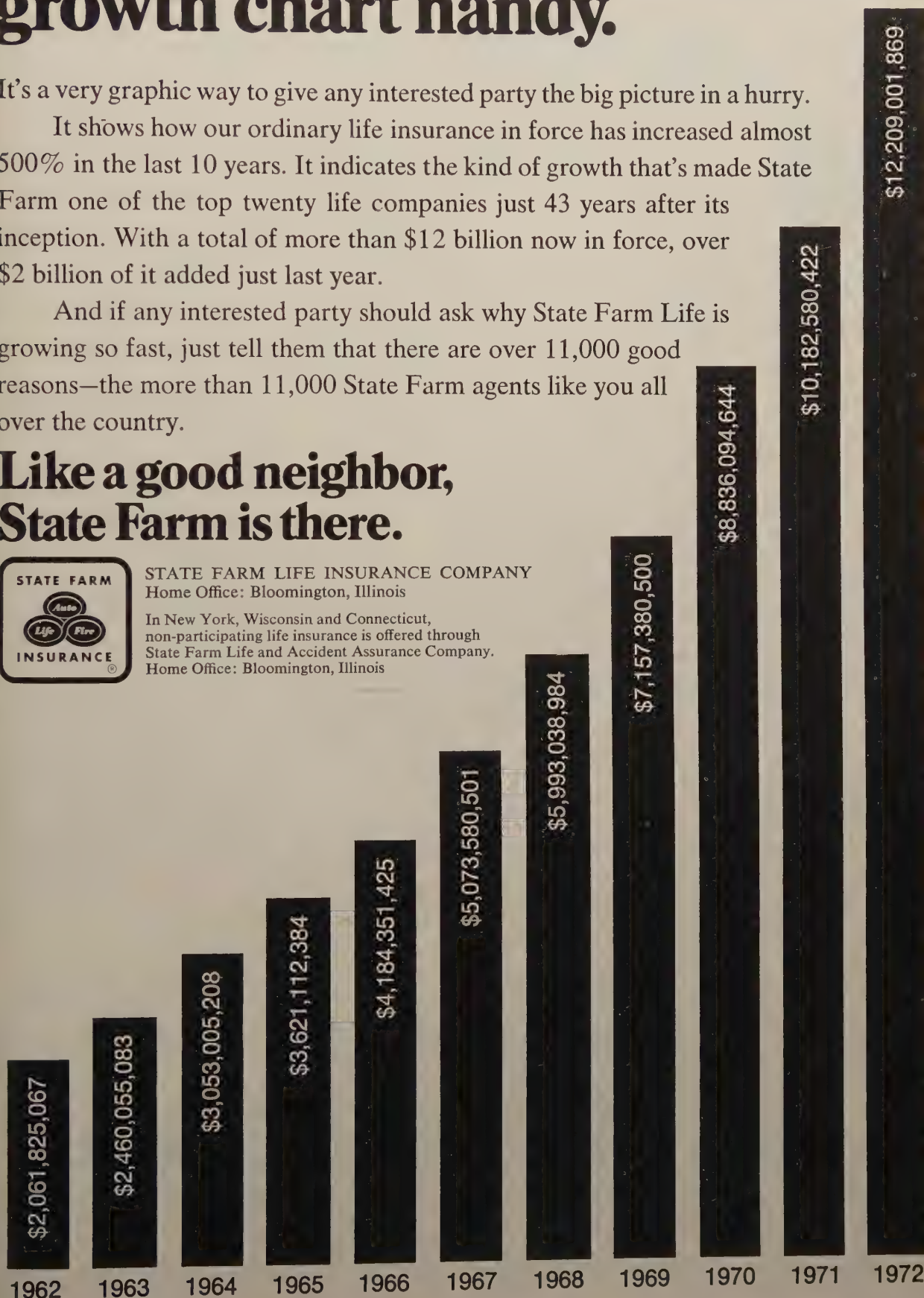
And if any interested party should ask why State Farm Life is growing so fast, just tell them that there are over 11,000 good reasons—the more than 11,000 State Farm agents like you all over the country.

Like a good neighbor, State Farm is there.



STATE FARM LIFE INSURANCE COMPANY
Home Office: Bloomington, Illinois

In New York, Wisconsin and Connecticut,
non-participating life insurance is offered through
State Farm Life and Accident Assurance Company.
Home Office: Bloomington, Illinois



Computer Service Increases Agents' Cover Power 250%

Occidental Life's specialized computer programs reduce "housekeeping chores" and free agents' time for more calls . . . increasing quota from 400 to 1,000 present and prospective clients per agent.



John A. Allison
Vice Chairman and Chief Marketing Officer
Occidental Life of California

John A. Allison was elected vice chairman of the board and chief marketing officer at Occidental Life on September 29, 1971.

Mr. Allison joined Occidental in 1954 after a successful career as an independent life insurance agent. He was appointed an agency supervisor in Glendale, California, in 1954, assistant manager in Pasadena, California, in 1957, and manager of the company's Philadelphia branch office that same year.

He was elected second vice president in Occidental's agency division in 1960, vice president in charge of agencies in 1964, and executive vice president in charge of sales and marketing in 1968.

Born and educated in Des Moines, Iowa, Mr. Allison entered the sales profession as a manufacturer's representative. He then went into the retail business for himself in Los Angeles. Today he lives in La Canada, California, with his wife, Marjorie.

Today's life insurance agent is caught in a cost-price squeeze. His cost of living and business expenses rise steadily while his commission rates remain fairly constant. Although a good agent has little difficulty selling more insurance, he has a problem finding time to do so.

Occidental Life has turned increasingly to computers to help an agent in his necessary "housekeeping chores," to free him of time-consuming desk duties so he may enter more selling situations.

Five on-going home-office programs use computers: L.I.F.E. (Life Insurance Forecast Electronically), Push-Button Proposals, Direct Mail Activities, N.B.C. (New Business Control) and A.P.C.S. (Automatic Policyholder Communication Service).

In addition, we use computers in special

short-term sales efforts and have established a computer assist program to reduce administrative detail for agency managers.

Through innovative computer applications Occidental strives to aid agents toward a more profitable expenditure of time. And as we all know, time is our indispensable ingredient. With enough of it almost anything is possible. So Occidental's computer applications are designed primarily to help an agent in the battle against this uncompromising element. Before getting into details, it would be helpful to review some factors which led us to develop these programs.

Factors Prompting Choice of Programs

Foremost is **inflation** in the United States. Past, present and future inflation has assumed tremendous significance for a life insurance agent. If companies are caught in a cost-price squeeze, think of the **agent**. His cost of living and of doing business also keeps rising steadily. But what recourse does he have? Most independent businessmen can raise product or service prices. But not an insurance agent.

During this long period of inflation, commission rates have not increased. Meanwhile, cost per thousand of insurance has decreased. The life insurance man has been caught in a monumental squeeze, leaving him only two ways to make more money.

First, there could be an increase in commission rates. It is unlikely this will happen with only so many pennies in a dollar. Furthermore, during this age of consumerism, most governmental agencies already have begun to focus attention on commission rates. Occidental's new compensation plan has helped tremendously in this area. It puts the commissions an agent would normally have received over 15 years up-front into the first years of a policy.

[Continued on page 23]

Why Do People Like to Buy Life Insurance Through Savings and Loans?

Simple. It offers a convenient way to make payments, comes with a simplified application, high non-medical limits and very competitive rates.

Why Do Savings and Loans Like to Work With Capitol Life?

Obvious. Capitol Life pioneered

in S & L insurance. With more than a decade of experience behind us, we've put together the strongest S & L program in the industry. We work—successfully—with more than a hundred savings and loan associations across the country.

How Can You Tap Some of Those 21 Million Highly Qualified Leads at 5,738 Savings and Loan Associations?

Easy. Send for detailed information on Capitol Life's Homeowner's Program for Savings and Loans and other lending institutions.

It's the lead-producing program that keeps our top producers on top.

Capitol Life
Capitol Life Center
Denver, Colorado 80201
(303) 266-0341

Please send me information on your S & L program.

Name

Address

City

Zip

Phone

CAPITOL LIFE

DENVER • A SUBSIDIARY OF ASSOCIATES CORPORATION OF NORTH AMERICA



The Why's and How's of Savings and Loans for Smart Agents and Brokers.

Building Insurance Careers

The man whose agency has trained more John Hancock general agents than any other, outlines the challenge and suggests ways to meet it.

William B. Hoyer, CLU General Agent
*John Hancock Mutual Life Insurance
Co. Columbus, Ohio*

Continuous recruiting is our first line of responsibility — as it was yesterday, as it is today, and as it will be tomorrow!

To build and maintain the successful organization we envisage, we must never let down the bars in selection. When we lessen our dedication to quality, we downgrade the efficiency of our entire sales force. We cannot compromise our judgement in selection!

As General Agents and Managers, it is our responsibility to recruit quality manpower with top-level potential, not only for our sales staff but for Management as well, if we are to project our industry on a firm foundation. We must expend our energies in training and motivating the men we recruit to use wisely the God-given talents which lie within them.

In these days of attractive financing plans — some Company-sponsored and some designed and administered by the General Agent or Manager himself — we run the risk of assuming that the financing plan will insure the success of the man, that the chance of his making the grade will be greater than if there were no financing plan. Nothing could be farther from the truth. If he is a marginal recruit, he will have little success potential, regardless of the investment we make in him.

Let's review a recent annual nationwide survey, completed in December 1971, by Dr. Frank Endicott, Placement Director of Northwestern University, who contracted well-known business and industrial firms which, for a decade or more, have systematically recruited college and university graduates, often by sending representatives to the campuses of selected institutions. In the spring of 1970, in response to an economic down-turn, many of these companies cut back the number of college graduates employed. Again, in the spring of 1971, there was another cut-back. In 1971 many companies were employing less than 50% of the number of

college and university graduates hired during 1968 and 1969:

It appears that there will be almost no increase in starting salaries for college graduates. Many companies plan to hire at 1971 salary levels. This is true not only at the Bachelor's degree level, but also for graduates with the Master's degree.

The predicted average for 1972 indicates that Bachelor's degree graduates in engineering will be offered about \$884 per month, accounting about \$863, men in business administration about \$742, men with training in business administration about \$714, and liberal arts graduates about \$694 per month.

Some Agencies believe in recruiting large numbers of men and they hope, as they pass them through, that a goodly number of them will survive. This is a faulty procedure which wastes the time of the men who are recruited, as well as the time and money of management — and it is not good for the industry.

Who is the "right" man you are looking for? He is a man who wants an opportunity to work, not one who is just looking for a position. We want a man who is willing to pay the price, and who believes in himself inside that he can and will do the job. We don't want a man who wants to "try" the business for several months merely to see if he likes it.

We want career men — who realize that this is a profession, just as in law or medicine there is a training period — that it takes time to perfect themselves — and that their minds must be kept fertile through study and continuing education.

As to employment of college and university graduates from the class of 1971, the major finding of this report is that in 75% of the companies contacted the cut-back seems to be over, especially for graduates with Bachelor's degrees.

[Continued on p.

BROKER RESULTS

You
get them
from John
Hancock

The ability to get results is what sets a John Hancock Brokerage man apart from the competition. He has not only the ideas to solve your clients' life insurance problems, but the salesmanship to make those solutions work. That means you receive better profits and greater customer satisfaction without wasting your time.

Why not call your local John Hancock Brokerage man and hear about an idea that brings results? Or return the coupon and we'll send you our latest rate card.

John Hancock Mutual Life Insurance Co.
200 Berkeley Street
B-21 (Brokerage)
Boston, Mass. 02117

GB

Please send me your Rate Card.

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip _____

John Hancock

Mutual
Life Insurance
Company

Smart Recruiting Ups Agency Sales 1,770%

Guardian Life's Chicago Agency Sales Soared from \$3,549,682 to \$62,830,610 Largely Through Manager's Skill in Hiring and Training Recruits



Ed Seidner, General Agent,
Seidner-Malacara Agency
Chicago Agency of Guardian
Life Insurance Company

A true modern pioneer, young Ed Seidner rose to the challenge of building a successful agency in Chicago, a strange city, where he knew no one.

Yet a decade later he was earning a six-figure income and had won recognition in "Who's Who in Finance & Industry"! Was it due to luck? Or was it just a fluke?

Actually, Ed made the westward trek from New Jersey well-equipped with the right tools for success-building: sound training, solid experience in selling insurance, boundless enthusiasm and drive. He also knew from a traumatic personal experience what it means when a family loses its income. His father was paralyzed during the last nine years of his life, while Ed was just a young boy.

"As I was growing up I saw how disability can wreak havoc in a family's life and came to appreciate the importance of protection," he explains.

After a three-year stint in the U.S. Marine Corps, Ed enrolled at Rutgers University in New Jersey, with special interest in sales management courses.

On the advice of a friend Ed got a job with Prudential Life Insurance Company of Newark, New Jersey. During his first two years he won promotion as assistant manager. Subsequently he won two awards as "Assistant Manager of the Year."

When "Pru" sent Ed to a small country office in Pennsylvania, he stepped up its sales from \$700,000 to \$3,200,000. The task of managing this office enabled him to gain management expertise, to improve ways of giving better service to clients, and to perfect recruiting and training techniques.

In 1962 Ed Seidner took on the challenge of becoming a general agent for Guardian Life Insurance Company of America. Ed's vision of what a successful agency should be? It had to be independent enough to differ from others by offering more individualized and innovative service to clients. Its service had to be comprehensive enough to fulfill the needs of both individuals and companies in many kinds of circumstances. And the agency had to be managed in a thoroughly professional manner.

During his first week on the job, Seidner hit upon the idea which was to lay the groundwork for substantial success. One of his field representatives resigned to "seek greater opportunities for training and advancement." Ed's instant reaction was:

"There are lots of reasons why a representative might leave me. He might not like me nor my way I run my organization. But I determined that no one would ever leave me because I didn't get an opportunity for training and advancement," he declared. (Incidentally, the aforementioned individual stayed to become a successful member of the agency's team. Recently he became a general agent for Guardian.

That early episode prompted Ed to pay particular attention to his recruiting and training program. He explains: "The need for good preparation and consistent follow-up cannot be over-emphasized." He says further:

Many of the men who apply to us are agents from some of the largest and most respected companies. They harp on the lack of training and feel they were ill-prepared to tackle their jobs. Yet I know some of the companies have agencies which pride themselves on the time and effort they spend to make their men succeed. Maybe some of the reasons applicants give for failure are set forth in an effort to shift the blame from themselves to their previous employers.

[Continued on page 27]

This booklet could hold the answer to your future success in sales! Send for it today!



If there's the slightest doubt in your mind about your future in your present job, you owe it to yourself and your family to send for your free copy of the booklet, "Going Places."

This booklet outlines the many advantages a selling career with the Mutual of Omaha Companies can offer you. It tells about the Companies' continuing efforts to provide their sales representatives with the best product, the best training, the best supervision and the best advertising support.

"Going Places" further describes the unlimited financial rewards that can be yours as a representative for Mutual of Omaha and United of Omaha. How men and women just like you have been able to increase their earnings by as much as 40% *right from the start!*

You'll learn about our unique retirement plan, too. A plan that can assure you of a substantial income for your retirement years without a single contribution from you.

Sound too good to be true? Find out for yourself. Send for your free copy of this informative booklet today. Discover why more and more success-minded men and women are choosing a selling career with the Mutual of Omaha Companies.

A. F. Montmorency, Director
Career Development
Mutual of Omaha • Omaha, Nebraska 68131
Dept. GB

Please rush me a free copy of the booklet, "Going Places."

Name _____

Address _____

City _____

Phone _____

State _____ ZIP _____

**Mutual
of Omaha®**

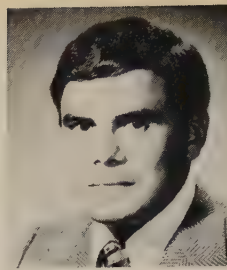
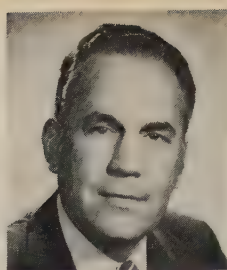


The people who pay...

Life Insurance Affiliate: United of Omaha

Equal Opportunity Companies M/F

Frank M. Lorenzo, Sr.,
*Special Agency Assistant
Tampa Agency
Bankers Life Des Moines,
a consistent winner*



Frank M. Lorenzo, Jr.
*Sold \$1 million the
first year with Banker's
Tampa Agency, and subse-
quently beat his father's
record in 1973*

Success Runs in the Family!

Son starts off by beating father's award-winning sales performance for Bankers Life Des Moines

Frank M. Lorenzo, Sr., Special Agency Assistant at the Tampa Agency of Bankers Life Des Moines, started off in 1961 by selling more than \$1 million during his first year—the first agent in the history of his company to reach that goal. He has sold over \$1 million each year since he joined the company. His production for each of the past six years has been well above \$2 million. Frank is a 12-time qualifier and a qualifying and Life member of the Million Dollar Round Table. He has qualified nine times for the National Quality Award. He is a charter member and seven-time qualifier for the National Sales Achievement Award.

In his company, Frank has qualified for "top echelon," vice presidency or executive cabinet membership in each "Top Club" since he joined Bankers. Last year he was named "Agent of the Year" and the story of his achievements was featured in the company's magazine, "Onward."

How does he do it time after time? Star performances as a high school and college football player led Frank to a job as coach of a perennially winning football team.

The same characteristics which brought success on the gridiron led to success in selling insurance, Frank believes: the ability to choose the right goal and concentrate all his energy on reaching it. Persistence, drive and

staying power enable Frank to elude distractions as he surges forward. Competition spurred him on to push even harder. Frank puts it this way:

"Find the right track to run on. Believe in your product. Have pride in it—and in yourself. Know your product and perfect your presentation until it is a part of yourself. Cultivate the desire to excel. From there, all that is left is to see people and tell your story."

Frank has actively furthered his career through participating in company schools and industry-wide professional organizations, such as the Tampa Life Underwriters Association, the Estate Planning Council, and the National Association of Life Underwriters. He has been a member and past officer of local civic organizations such as the Committee of One Hundred, the Chamber of Commerce Sports Committee, the YMCA, the National Foundation, and has recently been elected to the board of directors of the Second National Bank of Tampa.

Frank's experience in coaching has proved to be a boon to his agency because that experience has helped him in recruiting and training new agents and in inspiring teamwork. His own consistently high production has been an inspiration to both

[Continued on page 29]

THE MARKS/KRONISH AGENCY

Over \$100,000,000 per year
for FIVE consecutive years

- exclusive of Group or Term
- from full time staff
- with average premium of \$26.00
- with persistency over 96%

Penetration of the Professional and Corporate Markets has been the primary reason for these outstanding results.

Outstanding results indeed —
from an outstanding group of associates.

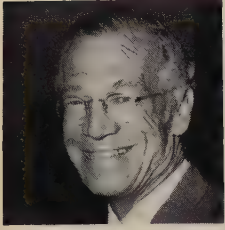
David Marks, Jr., CLU • Paul Kronish, CLU
General Agents

New
England
Life

666 Fifth Ave. New York, N.Y. 10019 212-245-2300

Professionalism Through Education

Degree Courses, Seminars and Evening Programs Conducted by
The College of Insurance



Dr. A. Leslie Leonard, CLU, CPCU
President, The College of Insurance

For decades a goal of the life insurance business has been to attract people with the potential for growth as professionals. The business has sought, by means of encouraging various educational and training programs, to provide guidance for this growth toward professionalism.

These programs help the life insurance agent to serve the public. Through this continued education and training, the agent could provide service on a professional level similar to that performed by CPA's, lawyers, trust officers, and other financial consultants.

However, it's no secret that successful life insurance agents have many backgrounds, and some have reached the heights of success without a depth of formal education. Some of the qualities of the successful agent—aggressiveness, patience, perseverance, a pleasing personality and honesty—are not necessarily associated with the benefits of a higher education.

Nevertheless, today's complex economy requires that an increasing percentage of the individual life insurance consumers will need a careful analysis of their estate problems. This is a service that only a well trained and highly educated agent can provide. In addition to the personal needs of the individual, the growing sophistication of the business uses of life insurance place an additional demand for knowledge on the part of the successful agent.

This need for increased knowledge and sophistication is never ending. That's why so many educational programs are on-going. These on-going educational programs are found within the business, within individual companies or agencies, and in various educational institutions.

Unlike any other degree-granting educational institution, The College of Insurance was created specifically to help develop the professional insurance person, agent as well as manager or home office administrator. This is what makes this college unique. It is what makes The College of Insurance of particular value to those who aspire to raise the levels of performance and professionalism within the business.

Located in New York City, The College of Insurance offers programs leading to the Associate in Occupational Studies degree, Bachelor of Business Administration degree, the Bachelor of Science degree and Master of Business Administration degree.

As one example of the special programs at the College, the MBA program offers the individual an opportunity to earn a graduate degree with a specialization in the marketing of life and health insurance. This is the only such program at this level available in the country as far as we know.

The College also offers special programs and classes—including the full sequence of courses for individuals studying for the C designation. These courses are offered in conjunction with the New York Chapter of C and are taught by successful practitioners in the life and health business.

These faculty members, like all the faculty at the College, know how to, and do, blend the textbook theory with actual business practice as part of their teaching format.

This blend of theory and practice in the classroom is reinforced by the individual's own work experiences. Individual's studying for the CLU examinations are employed full time in the business.

Students enrolled in the College's Evening Division are employed in insurance

[Continued on page 31]

They did it again!

**Over
\$15 ½ MILLION
in Paid Annualized
Premiums
on new business
during the
first half of 1973**

Sure, we give our agents competitive merchandise, strong sales support, fast service and motivating incentives. But when you get right down to it, one-on-one selling is the real test. And that's where our representatives really deliver. We're proud of them.

**American
National
Life Insurance**



American National Insurance Company, Galveston, Texas

a related field during the day. And students in the Work-Study Program as full-time students alternate four months of classroom study with four months of full-time work experience in the office of a sponsoring organization as part of the curriculum.

Students enrolled in the degree programs are broadly educated for a professional career in insurance. The curriculum of at least fifty percent liberal arts with the remainder equally divided between insurance and business administration subjects is designed to give the individual the necessary tools to forge a career in insurance.

Do these programs work? The official motto of the College is "Let Us Be Judged By Our Deeds" and since an examination of our deeds—and our end product, the graduate—is the only way to determine the effectiveness of these programs, let's take a look at our product and our deeds.

First our product—graduates of this relatively new college who are now in the life and health business:

An Evening Division graduate is now a senior vice president of a life insurance company. This individual, who works for a relatively small company, is in the pension sales area. When he joined the department that area contributed almost no volume to the company's financial ledger. Today that area is a profitable segment of the company's total business.

At least two graduates are now general agents. One of these graduates began his career in a home office capacity and then moved into sales. A fourth graduate is an advanced underwriting consultant for one of the largest life insurance companies in the country.

Still another Evening Division graduate is an actuary for a major company, while a graduate of the Work-Study Program is an assistant secretary for actuarial services at a small life insurance company. Another Work-Study graduate is employed by a pension benefits firm and during his first year has placed a large volume of business.

These are just a few examples of the caliber of our end product. Certainly these individuals will be a real asset to the life insurance business during the coming years and hopefully you will excuse our pride in them and their accomplishments.

Our deeds result in programs that are designed with you in mind. As an example of our deeds designed for the life insurance profession we could talk about our basic and advanced life underwriting courses, our special non credit seminars for individuals studying for the actuarial exams—with a fifty percent passing ratio of people enrolled in the courses and sitting for the exams last year.

Many of our seminars and life insurance courses are taught by CPA's, attorneys, specialists in life and health insurance, specialists in estate planning and specialists in group insurance—proof of our commitment to blending the practical and theoretical in the classroom. Many of our faculty members are members of the Million Dollar Round Table as well as CLU's, demonstrating the high caliber of our faculty.

We could boast about our seminars offered each year in conjunction with the National Association of Insurance Commissioners. One of these programs is designed for new state insurance commissioners and their top aides and gives the new regulator an overview of the business. The seminar for junior examiners gives these members of the state regulatory staffs the background and training necessary for them to do their job.

We could point to our special programs for risk managers. We believe that this program gives the corporate insurance buyer an insight into the proper uses of insurance, pension plans and life insurance coverage that is invaluable not only for the buyer but for the life insurance agent.

In addition to these specific programs, we believe that the academic discipline at The College of Insurance helps to accelerate the recognition of the life insurance business as a profession.

Members of the College's life insurance faculty also provide a public relations function for the business. They often speak before consumer groups, civic and church groups. They serve as members of financial planning panels. They have appeared on radio shows. It's a fairly universal axiom of salesmanship that the informed consumer is, in the long run, a better customer. Certainly these public relations activities will play a part in informing the consumer for the benefit of all.

In addition to these graduates, programs and public relations activities, the business also benefits from the resource facilities of the

[Continued on page

Why our plans mean new business for you.

Today, there is a series of group insurance plans more flexible, more adaptable than almost any thing you or your clients have seen before... And it could mean a lot of new business for you. The company is Nationwide. And the plans feature life, health and pension coverages.

With Nationwide your clients can choose from more than 40 basic coverages. These can be combined into literally hundreds of different group insurance plans. Here is enough flexibility to cover major national corporations, small companies, even unions, trade associations and civic groups.

At your service is a Nationwide Group Representative. He will explain Nationwide's remarkable Group Insurance Plans, their professional administration facilities and their most attractive commission schedules. Find out about

Nationwide Life Insurance Co. An equal opportunity employer.

the group insurance plans that will mean new business for you.

Call your nearest Nationwide Group office or send in this coupon.



Nationwide Insurance, Columbus, Ohio 43216

Please send me detailed information on Nationwide's Group Insurance Plans.

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

Part of Nationwide's Blanket Protection
for your business or your family.

GB

Can the Agency System Benefit from Mass Marketing?

About 35 million persons are seriously underinsured. As there are only 200,000 agents for 200 million people, mass marketing serves those who require no special aid. This leaves agents free to give personal attention and expertise to those who need experienced insurance counseling.



Brian M. Yeowell Senior Vice
President Direct Marketing Cor-
poration of America

Public focus on the use of mass marketing makes a direct answer to this question essential.

Now is the time to clarify the relationship between mass marketing and the agency system and to determine whether — and how — the individual producer can benefit from mass marketing.

Over-All Objectives

To serve the needs of the consumer on an efficient (known in some circles as "profitable") basis is the objectives of our industry. Why not, then, take the best of both the systems to readily attain his objective? Otherwise mass marketers and agents fight each other and wash their linen under the public limelight, which is certain to jeopardize the future of our industry.

The agent is the traditional specialist in the insurance field. He combines a sophisticated knowledge of his own policies with a unique talent for dealing directly with the policyholder. He can give those consumers who require it direct service and personal, two-way communication. But what about the millions of consumers who don't require or need such personal service?

Consumerism In Our Industry

The consumer's voice is being heard clearly in the seventies! Statistics show, however, that there are no more agents today

than there were ten years ago. And that there are at least 35 million persons who are seriously underinsured. As there are still only 200,000 agents for 200 million people, many who need more extensive protection are unable to get the personal attention of an experienced insurance counselor. Here is where mass marketing plays a valuable role.

Few rural or inner-city markets are reachable through traditional insurance approaches. Even when agents are available for such markets it may simply not be economically feasible to sell on a face-to-face basis to these lower income groups. Only through using direct mail can such markets be served.

Much of the insurance sold through mass marketing techniques is meant to be a supplement to basic accident and health policies sold by agents. Comprehensive, complete policies can only be handled by the agent. Mass marketing can fill the gaps by offering low-cost, high benefit supplemental types of insurance in the form of monthly accident and hospital income policies, which pay the policyholder direct, rather than the hospital or doctor. And the premiums for such coverage are usually so low that few agents could afford to sell these types of policies.

Mass marketed policies like Blue Cross Group Insurance, Social Security and other such developments were initially considered threats to agent-sold insurance. But these social developments only served to make people more insurance-minded. In my own personal experience I found no selling tool as powerful as Social Security. During my six years as an agent and general agent, hardly a day went by that it didn't prove to be so to me and my colleagues in our agency.

When you think of it, a mass marketing techniques has been successfully used by agents for decades. It goes like this:

[Continued on page 4]

Operating a brokerage agency in a way is soul satisfying. We feel it is one of the most rewarding endeavors in the marketing of life insurance.

We will be twenty-five years old at the end of this year and during this period we have never issued a brokerage contract with a penalty provision based on production. The business we generate through brokers and agents comes to us on a voluntary basis, and in order for us to continue to be Continental Assurance Company's largest ordinary agency, we must be doing something right.

What better time than now is there to thank our producers for their loyalty and continued patronage.

DAVID A. CARR AGENCY, INC.

CONTINENTAL ASSURANCE CO.
6 EAST 43rd STREET

■ CHICAGO, ILL.
OX 7-3424

■ CONTINENTAL CASUALTY CO.
NEW YORK, N.Y. 10017

One of America's leading growth life insurance companies

Serving 48 States, Puerto Rico
Guam, Canada, Europe and South America

Dedicated to . . .

The

Pursuit of Excellence

NATIONAL FIDELITY

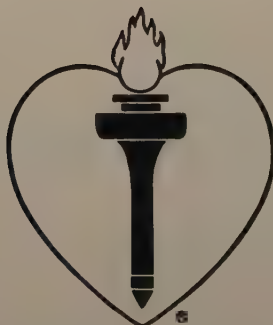
1002 WALNUT KANSAS CITY, MISSOURI 64106 816 842-6100

**Help your Heart...
Help your Heart Fund**

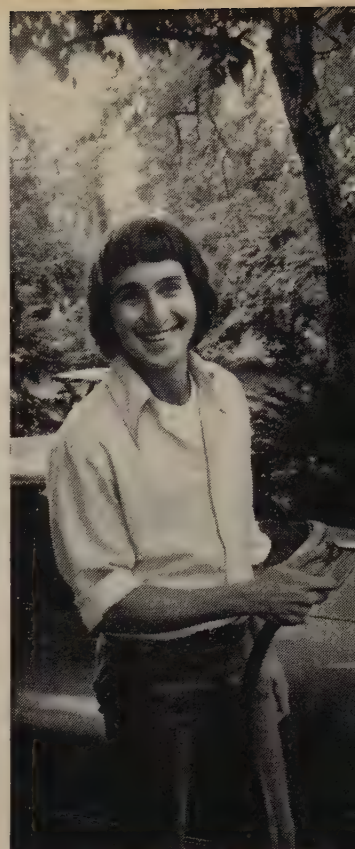


**Fight
Them All**

Heart Attack, Stroke
High Blood Pressure
Rheumatic Fever



Help your Heart... Help your Heart Fund



**Mike Finamore was told
he had leukemia.
Nine years ago.**

When Mike Finamore was thirteen years old, he was told he had leukemia.

At that time, this meant he had five, maybe six months to live.

But just about then, leukemia research produced some dramatic results:

A special combination of drugs that would kill the leukemia cells in the blood and permit the person to live longer than ever before.

So Mike was treated.

And it worked.

He didn't die.

Instead, he became one of the fortunate few to have leukemia and live. And today his weekly treatments enable him to lead a normal life.

In fact, right now he's putting the roof on a house he built himself.

And when it's finished there will be a double celebration.

The new house. And Mike's 22nd birthday.

Most people expect present Mike's happy just to have a birthday.

**We want to wipe out cancer
in your lifetime. Give to the
American Cancer Society.**

This space contributed by the Publisher as a Public Service.

All by yourself you get lonely.



Sure, you've got products to sell. And, you get fair commissions. But, if that's all you get, you may know how it feels to be lonely.

General Agents with NWNL get commissions and products just like you do. But they also get help. All the close, personal help they want. Such as: Computerized accounting to help you run a tight ship. Group and Pension Departments to help you build proposals. A special Marketing Department to help you make money. And when you want it, we can provide local sales assistance from NWNL specialists on individual, group or pension cases.

And while we're big enough to back you with all the services you'll ever need, we're not so big that we won't know your first name when you call us in for help on a case.

I want to talk to people producing a million or more annually. If you qualify and are frustrated by doing it all alone, call or drop me a line. My name is Rae Greene and I head our company's general agency division. The phone is (612) 372-5432. Our address is Northwestern National Life Insurance Co., Box 20, Minneapolis, Minnesota 55440.

If we decide there is something worth exploring, I'd like to get together with you personally. I'll tell you how we work with our general agents, and try to give you some idea of what it's like to be a part of a company like ours.



**NORTHWESTERN NATIONAL
LIFE INSURANCE COMPANY**

BOX 20 • MINNEAPOLIS, MINNESOTA 55440

He's a quality agent, but...



Does he get the quality backup support he needs and deserves from the home and branch office staff? Quality employees at all levels are vital to his support and LOMA courses help provide that quality.

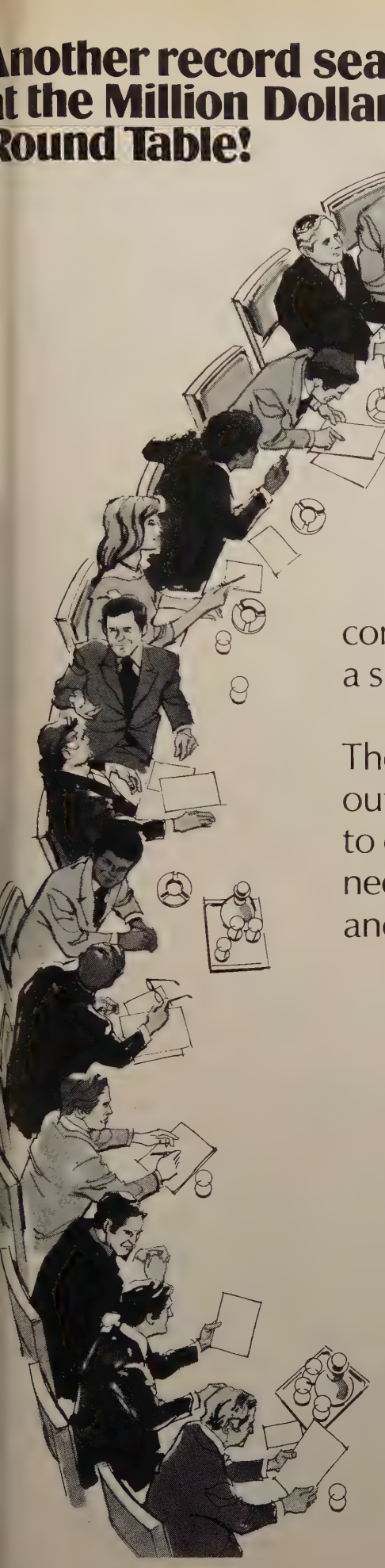
Now, for the first time, LOMA will offer its Course I (Parts 1 & 2) exams in November. That means employees can register **now**. The full series (Parts 1 through 8) leading to the FLMI designation will be offered in May as usual.

BACK UP YOUR AGENT...GO LOMA AND GROW

LOMA

Insurance Education Program
Life Office Management Association
100 Park Avenue, New York, N.Y.





**Another record seating
at the Million Dollar
Round Table!**

1001 New York Life Agents lead the way.

For the 19th year, New York Life Agents constitute the largest group representing a single company at the 1973 Round Table.

We are proud to salute 1001 members. Their continuing leadership is the result of outstanding ability, hard work and the desire to excel in satisfying the financial security needs of their policyowners through life insurance. We congratulate them, one and all.



We guarantee tomorrow today.

New York Life Insurance Company, 51 Madison Avenue, New York, N.Y.
Life, Health and Group Insurance, Annuities, Pension Plans.

Men Who Put Money To Work

Ferd Nauheim Kalb, Voorhis & Company, Washington, D.C.

Because the Insurance Industry came into the mutual fund business while the Dow was courting the 1,000 peak after years of almost unvarying increases, the timing was bad. The prolonged down market at the end of the "Soaring Sixties" gave rise to doubts and misgivings resulting from the slow start.

Difficulties were further compounded by the attitude of many career life insurance men who were confronted with the task of selling equities. Most of them mistrusted and disliked equities. They held guaranteed dollars in such high regard that they sincerely believed equity investments represent reckless foolishness.

Securities-oriented individuals, however, with rare exceptions, are life insurance buyers. They believe in life insurance. Life insurance is an understood and acceptable product. That removes an immense negative.

An appreciation of the long-term character of mutual fund investing is not digested overnight. It is a cultivated comprehension. Securities people embracing life insurance are not as negative in their approach.

Some insurance agents have a negative attitude and say: "I know how to make money selling life insurance. Why should I take time away from the area where I am at home and successful to try selling something else?"

If the rep is shown that the people he deals with in selling funds need and deserve financial guidance in providing themselves with a balanced financial program, he is in a position to present his clients with financial considerations they've never discussed before.

A good source of business may be with member firms' clients who are very active traders, but have sizable sums of capital which they don't want to expose to the risks of trading. Some clients are reluctant to expose their marginal capital to the eyes and ears of their brokers. But they are open to suggestions from men equipped to work with them on the prudent, intelligent use of their capital.

We cannot put too much emphasis on the public's interest as it is affected by the merging of insurance and equity products. Until this point in our economic history the average individual has seldom had the op-

portunity to listen to one man talking about where his money should be put to work with the comforting knowledge that he is talking to a salesman without bias.

Now the bias created by competition between insurance salesmen and brokers is about to be eliminated. It won't disappear overnight, for even though dually licensed men with long-term deeply etched prejudices will remain. The genuinely unbiased men will be the new reps hired and trained by new, open-minded trainers. So the full impact of the rejoining of forces will be delayed, but it starts now and will grow. It will eventually become a dynamic force that will bring great benefit to the public.

Another big obstacle we hear about from insurance men is: "If I tie up my client's available money in a monthly investment plan, he will have that much less for premium payments." The reverse may also be said.

Obstacle three: "The commissions are not big enough to interest me."

Insufficient training is a fourth obstacle. It has set the insurance field back seriously in its approach to equity sales. It's the not-so-secret that: "We already know how to sell intangible financial products. All we need in the way of training is product knowledge."

Finally, there's a valid negative: the fear of loss of face when discussing a product without depth of knowledge about the product — without the firm conviction that you can handle any objections and questions that may come up.

I have heard more than one person say that equipping a registered rep to make insurance sales — giving him enough knowledge to get his insurance license and be ready to make sales — can be done during lunch. Maybe it can. Maybe it can give a man enough knowledge to get the license enough to close a simple, inconsequential insurance sale; inconsequential to client, broker and the company.

In nearly every member firm office there are one or more men who formerly were in the insurance field. These are men with knowledge. Build around them. Develop them as centers of information within the office. ■

White Background symbolizes high integrity.

Gold Background signifies the dollars saved clients through wise counsel and the security provided by adequate business and estate protection.

Two stemmed cornflowers — reflect how the agency's success stems from its affiliation with Standard Pension Services and Multiple Funding Corporation of America. The colors are natural as are the Nadel Associate's client relationships.

That's our story, and we hope it gave you some idea of the lengths we'll go to tailor your policy and keep you out of arms way.

Gold Helmets — represent strength of commitment. The open visors show that associates' eyes are always open to new ideas to benefit clientele.

Two silver needles crossing diagonally — silver represents the valued and precious counsel Nadel associates render clientele, and needles assure that Nadel agents are sharp as evidenced by our 22 C.L.U.'s and 28 M.D.R.T. qualifiers. The needle further points with pride to the continued growth of the Nadel Agency which has over \$500 million of life insurance in force, and has an eye on continuing its position among the top 15% of all life insurance companies in the nation.

You're safe in our arms.

Every Nadel agent has worked hard to earn the right to wear the Nadel Coat of Arms. It gets a little uncomfortable sometimes, but it is convenient for meetings.

And in times like these when standards change overnight, it's nice to know there are a few groups left who are proud of their traditions.

We certainly are, because we realize that the dedication of our original staff helped us achieve the success we enjoy today with over sixty full time agents, who together sell over seventy million dollars of new ordinary life each year. That's why we've created a new interpretation for our coat of arms that fits our attitude about our work and our clients.

**New
England
Life**

THE NADEL AGENCY

575 Lexington Avenue	100 Garden City Plaza	Marble Avenue
New York City	Garden City, N.Y.	Thornwood, N.Y.
Telephone 688-2600	Telephone 747-4500	Telephone 769-7100

affiliated with Standard Pension Services, Inc.
Multiple Funding Corporation of America

highest ratio of problem calls and life insurance the lowest. The four most frequent causes of consumer complaint are claims, rates, non-renewal and billing.

In trying to analyze consumer dissatisfaction, which is a subjective phenomenon, objective measures are often difficult. Therefore we asked our most experienced OCI people to list those situations which produce most complaints. Five situations appeared on every list.

1. The person to whom an earlier inquiry has been directed, did not seem interested in the problem and was unwilling or unable to assume any responsibility for its solution.
2. The insurance company did not respond properly to a reasonable customer action such as address change. This is sometimes referred to as the computer problem, which does not make it any less serious.
3. Routine transactions such as surrender of life policies or premium refunds require unreasonable delays.
4. The language used in many important insurance documents, such as claim forms and notices of rate increases, while written in perfect English and understandable to knowledgeable insurance people, is gibberish to many laymen.
5. Claim settlements seem arbitrary and unfair because the insured had faulty understanding of the coverage he had purchased.

60% Want To Know More

At this point it should be restated that the foregoing analysis concerns only 40% of all calls. 60% of all calls and letters did **not** involve a problem. Specifically, 37% of the calls asked for more information about insurance, and 15% asked how to buy the product discussed in the ad, which had been designed to invite complaints.

Analysis of 75,000 Calls

With this balance of response

in mind, 40% involving problems and 60% not, let us turn to an interpretation of our experience.

The first judgement which emerges is that we are offering the consumer something he wants and needs and cares about; the consumer accepts the fact that he needs insurance. We are serving real needs, which is an enviable marketing position, but which imposes on us a tremendous responsibility to produce. We shall say more on this later in this article.

A second conclusion is that the consumer needs someone—a person—to whom he can turn for help in understanding insurance. Many of our calls are from "insurance orphans" who are not in contact with an agent for any one of many reasons. Our experience reinforces our belief in the value of the agent to the industry. More than ever, the consumer today needs a professional agent who really cares and is dedicated to serve his customer. The consumer needs help which is personal, and a good local agent can provide it better than a computer or the mail or even a toll-free telephone service such as our Office of Consumer Information.

A third conclusion is that we must maintain a daily flow of comments about our products and services direct from the consumer to the people who design and administer these same products and services. One of the major problems in any large company is to arrange things so the people who make the important decisions can hear what the consumer is really saying.

The final conclusion we come to from our 75,000 calls and letters goes back to the analysis of the complaints. There is no way around the economic logic of claims, rates and underwriting policies. But these cold facts of economic life do not cause the majority of complaints: people, by and large, appear to accept the logic of business. Most of our complaints arise from problems which never should have occurred at all: problems which are capable of a logical solution within the framework of good business practice. The computer **should**

record an address change accurately the first time around. The customer **should** have been made aware at the point of sale that the policy contained a deductible. If a rate increase is in order, there is a rational explanation and the customer is entitled to have it.

What is the consumer saying? More than half of our responses are friendly and information seeking. The balance are really saying things like this:

"I can't get hold of my agent."
"Nobody really tries to help me."

"I can't get answers to my questions that I can understand."

"All I get is excuses."

"The Office Staff is rude to me."

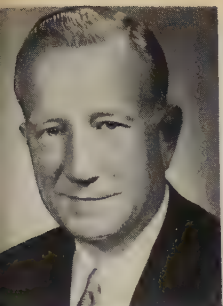
Certainly we, as an industry, can find ways to deal with these kinds of problems. We are in a service business and our price and cost structures must include provision for a level of service which is adequate to the need of the consumer.

Consumerists Lend Eager Ears to Complaints

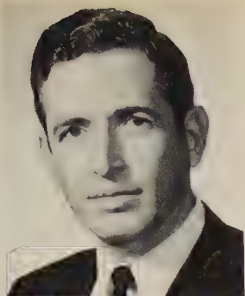
We suspect that the unhappy consumer is more vocal than the satisfied consumer especially when there are so many eager ears outside of the industry straining for sounds of consumer dissatisfaction. Unhappy consumers are aware today that if industry does not respond properly to a legitimate grievance, there are professional consumerists, politicians and government regulators who will give a more receptive audience. Perhaps we should listen harder to our complaints even though they may not be representative of all our customers.

We at The Travelers feel that even in the absence of the "assistance" from outside of the industry we have adequate economic incentive to respond to our customer as we should, especially in those areas where a problem should not arise at all and results from poor "housekeeping" on our part.

[Continued on page



Lambert M. Huppeler



Edward K. Leaton

Lambert M. Huppeler & Edward K. Leaton

ARE PLEASED

With the Agency's New Offices
at 430 Park Avenue

ARE PROUD

Of the Efforts of Their
Top-Flight Staff

WANT TO THANK

All Their Sales Associates

Who Participated in
Another Great Year in 1972
(Over \$106 Million of Individual Business)

And

Who Are Responsible For Our
Continuing Growth in 1973

The Huppeler-Leaton Agency

430 Park Avenue, New York City

New
England
Life

New England Mutual Life Insurance Company

CAN THE AGENCY SYSTEM BENEFIT FROM MASS MARKETING?

[Continued from page 34]

"We'll present you with a free key ring or Atlas if you let me tell you about the insurance policy I have to offer you and your family ..."

Persons who respond to such letters prepaid by carriers are then called on by the agent who brings with him a free gift. Isn't this technique, in effect, the forerunner of today's approaches by direct mail?

To successfully integrate the two systems then and make the best use of both, we should zero in more of the service aspect of agent's responsibilities. Once a policy has been sold through the mail, an agent could take over the servicing of the policy. For example, when a policyholder wishes to convert his policy from credit card billing to direct billing, the agent could establish personal contact and explain procedures, and suggest at that time, ways to upgrade his coverage.

Or, when someone needs to add an additional family member to his policy, or has questions regarding his coverage, the agent should be the logical person to contact the policyholder, again examine his policy portfolio and indicate what he needs. Occasions such as these present the perfect opportunity to introduce added insurance.

A problem that could be nicely resolved by combining the resources of both direct mail and agents are certain "orphan policy" holders. When such a policyholder moves into a section of the country where the carrier has no agency force, and there is no one to service the policy, the agent assigned to this kind of case can use direct mail techniques to maintain selling contact with the policyholder.

I propose that on all customer service insurance programs the consumer be given an opportunity to submit his applications through his insurance counselor whenever the consumer desires to do so. As far as I know, one underwriting company, Beneficial Standard Life Insurance Company, today is the only company that allows this kind of blending of mass marketing to the agency system.

Many of the 995 out of 1,000 who don't buy policies through the mail will contact an agent for insurance.

Reading the information presented in direct mail solicitations often convinces people that they need more insurance. But as they prefer the person-to-person contact with an agent, mass marketing thus becomes a valuable source of leads to the agent.

Traditionalists who would like to turn back the clock must not ignore the fact that consumers are better educated now and won't be pushed around. In the name of the future of our industry, we must realize that government will be called upon to socialize the entire industry if we are permitted no way to describe benefits and exclusions in simple, clear everyday parlance.

The President of the New York State Association of Life Underwriters warned in his farewell address "Mass merchandising is here, probably to stay. Whether or not it is in the best interests of the public will depend upon many factors — yet to be determined — service, product and most important, will the insurance be in force when the insured — for need arises? Mass merchandising is one of those problems which challenges us — the life underwriters as leaders."

These factors can be assured by effectively integrating the two delivery systems. The agents effectiveness in prospecting, selling, and servicing can be simultaneously enhanced by the marriage of traditional methods with modern marketing techniques.

Agents Must Prepare To Meet Changes

We're fortunate as an industry for we don't have to create the need for our products. But as the President of the New York Association of Life Underwriters went on to say, "Our function, as leaders is to educate — educate our membership, educate the companies, educate the insurance departments. Our members must prepare for inevitable changes — and not be frightened by them."

I concur wholeheartedly with that kind of statesmanship. We must create a working relationship between marketers and agents. We must demonstrate our responsibilities as an industry to serve

consumers who today want a possible benefits, comforts, and conveniences resulting from innovative thinking.

Only through harmonizing our efforts, only by integrating the best parts of BOTH systems will we survive as an industry! ■

BUILDING INSURANCE CAREERS

[Continued from page 24]

Companies which cut-back the hiring of college graduates in recent years reported that they plan to employ only about 60% of the number hired at the peak years of 1968 and 1969. There appears to be a probable increase in the employment of graduates with Bachelor's degree of approximately 11% for 1972. At the Master's level a very small decrease of 3% was reported.

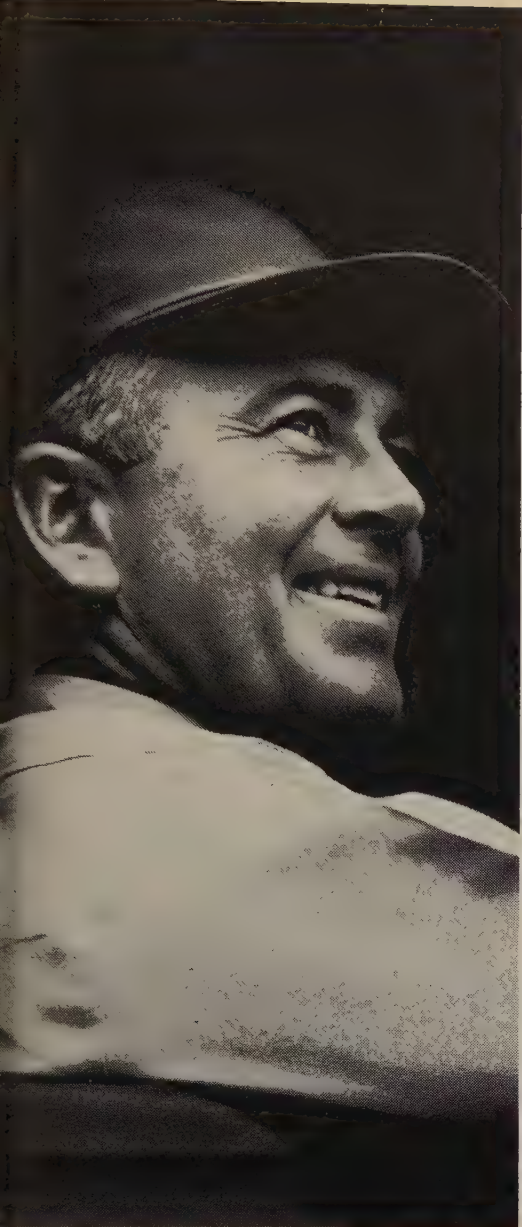
Dr. Endicott's conclusion is that with the corporations following the course, we have an unusual opportunity to attract these intelligent young people to our profession. They are the quality recruits we need for the future. Particularly, this is true when we reflect on the fact that the number of persons in the age group of 20 to 40 will double in the next ten years.

The challenge to management today is the same as it has been for years. It is the recruiting of quality manpower and giving this manpower strong leadership so that it will persist and reach its full potential.

In his book "My Years With General Motors", Alfred P. Sloan Jr., states his management philosophy thus: "No organization is sounder than the men who run it and delegate others to run it."

If we do our job well, our companies will always have a pool of topflight men from which to select the General Agents and Managers of tomorrow. The degree of success we have in this area will, I believe, be a determining factor in the future of the Agency system.

You and I must have a constant awareness of the fact that we are trustees and guardians of a great industry. When we bring men into this profession — whether it be in sales or in management, we must select those to whom we can entrust precious heritage. ■



Mike Callahan operates a crane but his family's assurance is with that "business men's" company.

The skills that have earned BMA high stature as a specialist in assurance for business men help us better serve the Mike Callahans and other people in **non-business** walks of life, too.

Mike's Assurance Man helps him guarantee income for his wife and kids when he's sick or hurt . . . and he has assurance of help with medical bills when anyone in the family is sick or hurt. He knows, too, that there's cash available for emergencies . . . and assured savings for the day when he'll be taking it easier.

So more and more, BMA is becoming known and growing steadily (over \$5 billion life insurance in force) as . . .

the "business men's" company that assures all kinds of people.



BUSINESS MEN'S ASSURANCE
Company of America
HOME OFFICE — KANSAS CITY, MISSOURI 64141

HOW TO KEEP INSURANCE AGENTS UP-TO-DATE

[Continued from page 20]

cies involved. The status sheet is also a new form designed by the same team and the layout is basically the same as the ARC form, but it is larger providing ample space for the entry of new or change information. As it comes to the correspondent it carries all information as of that date. The correspondent simply writes in the new information only and returns it for keypunching. If there are changes requiring legal review (new beneficiary, for example), the status sheet is sent to our legal department before any updating of computer files takes place.

The old status sheet had no room for the entry of new data, so the correspondent indicated on that form where new information was desired and then prepared another form showing the new information. This was confusing to keypunch operators as well as being time-wasting for the cor-

respondents.

After the new information has been keypunched it is put into the computer and we prepare an update of all policies affected that day. We run two two-part forms for each policy affected so we wind up with four ARC copies of the same data. The continuous strips, having two copies and the carbon interleaved are then separated into individual strips and the carbons are removed. Each strip is fed through a Standard Register Prebursting Folder and Model 1500 Forms Burster which removes the margins and detaches every two forms as a unit.

Of the four copies that arrive at the agency, two are given to the agent. The agency usually files its two copies alphabetically by client and the agent may do the same, although copies may also be filed numerically. Once a year, we do a complete update and run ARC

forms for every policy on file. These are mailed in special cartons and the agency and agent are free to destroy the old cards on receipt of the new ones.

The individual agents, whom we surveyed to find out what sort of information is wanted and how much of it should be included, feel that this is one of the finest results of computer technology. It brings them into direct contact with data processing and keeps them completely informed. At any time, they are free to request information on any policyholder they have ever written a case on.

The procedure has helped reduce the number of telephone calls and the letters to obtain information from the home office. It also has made things a lot easier for the correspondents in the home office, allowing them to give greater attention to more complicated problems. And it gives the agent the information in as short a time period as possible. From the time a change arrives in Lincoln to the time the new information is on its way back to the agent, no more than 48 hours will have elapsed. ■

"WHAT ARE 75,000 CONSUMERS SAYING?"

[Continued from page 42]

If any additional incentive is required, it may be found in the following extract from one letter:

"I feel it's time insurance became a government function, and I'll wholeheartedly support any legislation that will bring it about."

To be sure this is one voice in 75,000; but his sentiment is latent in the minds of many consumers. 'There ought to be a law' is a human reaction to frustration.

People Need and Want Insurance

We do serve a vital market. People no longer have to be convinced they need basic insurance coverages. Today's consumer feels he is entitled to basic insurance coverages at a reasonable price. I said earlier we are under a tremendous responsibility to produce. Having awakened the need for insurance, we are obliged to serve this need better than any other system can. This is the price we have to pay for the privilege of selling a service everybody wants and needs.

CONSUMERISM is a major force in the American economy

Public interest in life insurance is growing

More coverage—a prevalent trend prompts consumers to spend more money for life insurance

Belief that more government regulation is needed shows uptrend

Who should be responsible for providing life insurance: the individual, the employer, or the government? Survey measures changing attitude

Clearinghouse on Corporate Social Responsibility and Committee on Consumer Affairs establishes by ILI to better recognize consumer and social needs.

Insurance industry invested \$2 billion in rebuilding depressed areas and in creating new job opportunities for the underprivileged

Forecast of relationship between consumerism and the future of life insurance ■

PROFESSIONALISM . . .

[Continued from page 32]

Insurance Library maintained by the College. This library, which was visited by more than 25,000 people last year, is a practical library to serve students, scholars, researchers and writers as well as agents, brokers, underwriters, actuaries, executives and others working in the insurance business.

This library includes the special collection of the Society of Actuaries on its shelves. The library also contains insurance laws and regulations of the 50 states, U.S. possessions and some foreign countries. The library also subscribes to more than 40 periodicals, both domestic and foreign. Many of the periodicals are bound and the back issues are available for reference.

These are just some of our programs to help the on going educational process of the insurance professional. We believe that we are making a contribution to the business. This contribution is a benefit to you no matter what your position or location. ■



**OVER
TWELVE
BILLION
IN FORCE**

Snow Country Convention Sites

Something refreshingly different in convention sites is to be found in settings for snow sports which are enjoyed by many insurance people.

The appeal of snow sports is ballooning! Estimates for 1972-1973 indicate that 4,033,600 people are active skiers (12 or more days a year) and 2,611,000 are occasional skiers. Gross sales of equipment and clothing are guestimated at \$405 million a year. When expenditures for travel, food, lodging and entertainment are added, the total mounts to a gross of \$1.4 billion a year. These figures were compiled by R.A. Des Roches, Executive Vice President of Ski Industries America.

Other snow sports which have a strong appeal are: ice skating, ski-mobiling, tobogganing, ice fishing, hiking, jeeping, photographing fabulous mountain scenery and riding chair lifts and gondolas for spectacular views of breath-taking mountain vistas.

Who likes snow sports? Talk to Jimmy Houghton, convention manager for Massachusetts Mutual, and you'll get glowing reports about the thrill of skiing at Vail, Colorado. Talk to other successful business people who enjoy traveling and they'll respond with enthusiastic descriptions of fun at Sun Valley, Idaho or Snowbird, Utah. Enjoyment of snowsports is widespread: among the young, the energetic middle agers and even by top echelon executives.

Where's Good Snow Country?

Good examples of areas which cater to active snow sport enthusiasts may be found clear across the northern portion of North America from Maine to California and, of course, Canada. Famous eastern places include such sites as Adirondack resorts like Lake Placid, Whiteface and Hershey Inn;

Pocono Mountain resorts like Buck Hill Inn, Sky Top, and Tamiment.

In New England, Vermont and New Hampshire abound with resorts which have lengthened their seasons to all-year operation. Examples are: Stowe, Sugarbush, Crawford Notch and similar resorts.

But the big-time snowsport area which is said to rival Switzerland is up the "hills of our own country" of our own Mountain States.

Favorite Ski and Snowsport Sites

This article brings you in-depth descriptions of several excellent snow country resorts which have good facilities for handling conventions and meetings during a long season or all year.

Tamiment's Winter Season

Winter sport facilities loomed large in the expansion program recently completed at Tamiment Resort in the Pocono Mountains. After a successful winter season in 1972, the fast-growing resort will continue to be open practically all year. Its winter season runs from November to April. Guest rooms available in summer, 535; during the winter season, 177. Fourteen function rooms are capable of handling groups of 25 to 2,000.

An all-new snow-making system assures a satisfactory base for skiing throughout the winter. A double chairlift services the steepest slopes, for beginners, intermediates, and sophisticated experts.

[Continued on page 48]

amous Sun Valley Resort nestles in a wind-
less basin in the Saw Tooth Mountains of
daho. A great variety of sports facilities
makes this renowned resort as exciting in the
summer as it is during Snowtime.
Nordic Skiing for Cross-Country enthusiasts
offers opportunities for tours and races.



slopes covered with virgin "Vail Powder" are
especially appealing to skiers who get a thrill
out of making their own tracks. Miles of
trails lead to the Swiss-type Village of Vail,
high in the Gore Range of the Colorado
Rockies. Ski patrols and trailside phones af-
ford extra safety measures.



The Cliff," first unit of a new convention
site in Snowbird Village in Alta Canyon,
Utah, perches at an elevation of 8,100 feet.
Swiss Gondolas carry passengers snugly but
speedily to professionally designed trails
which get 450 inches of snow yearly.





Space Needle with monorail which connects the Seattle Center and downtown hotels in a ninety-second ride! To the left are the arches of the Pacific Science Center which is located on the 74-acre parklike setting for the Seattle Convention Center.

The Convention Center's Fourteen Meeting Areas Accommodates Groups Up To Three Thousand in One Hall and a Total Capacity of 50,000!

Seattle's "Center For All Seasons"

When the Million Dollar Round Table held its big convention in June 1973, that organization went to Seattle because the big conference center there could accommodate the 2,700-plus attendees. How did they like it? Here's what David Schanke, Director of Public Relations for MDRT said about it:

"When you hold a big meeting in a large well-coordinated conference center, you have complete control over your entire convention. When everyone who attends can be banquetted in one hall, you keep your whole group together. No time is lost in transportation during the programmed day, as is the case when a group has to be broken up due to lack of space. We thoroughly enjoyed our June meeting in Seattle."

The Seattle Center nestles in a 74-acre parklike setting and can be used through the entire year. This legacy from the 1962 Seattle World's Fair has been converted into a Convention Center complex of exceptional size and scope. Its fourteen separate con-

ference areas and large exhibition hall can seat as many as 50,000. The Opera House can seat 3,075; The Playhouse theatre has 809 excellent seats. Buildings are air-conditioned. Several other buildings provide space for groups of varying sizes, from 200 to 750. The Coliseum can quickly be converted from a meeting hall for 15,000 to a three-acre show area. The arena's capacity ranges from 6,100 for conventions to 4,237 for ice hockey. The Memorial Stadium seats 12,000.

Transportation and Recreation

A 90-second monorail ride connects the Center with headquarters hotels downtown, carrying up to 10,000 delegates hourly. Boat tours of Seattle's busy port and shipbuilding yards, or along the city's 20 miles of shoreline offer fine sightseeing. Grand locks and ship canals swarming with pleasure craft or the Alaska fishing fleet are an unforgettable sight. The Japanese Current skimming the Pacific shore tempers the

[Continued on page 51]

Play it again, Sam!

When Sam Snead plays to the Greenbrier clubhouse gallery, he can drive for show from any one of three first tees. Three championship courses all begin and end conveniently near the 19th hole...

Where people can relax on the grand and sunny terrace, also watch payoff putts on three 8th greens and enjoy fresco buffet luncheons.

Sam's been resident pro at The Greenbrier for the past 37 years. With time out for the tournaments that have made him so famous even non-golfers never ask, "Sam who?"

It's experience talking when Sam says, "If you're looking for over 19,000 yards of challenging golf, this is the year for The Greenbrier."

A great place for meetings, too, for groups up to 1,100. The conference facilities are as generously laid out as the golf courses. For between-sessions relaxation, there are 17 tennis courts, swimming pools, riding trails, lots of other activities.

Plus that round of golf you can play, again and again, without repeating a course.



The
Greenbrier
Life as it should be.





The Greenbrier continues to build on a centuries-old tradition of excellence.

From the time the antebellum carriage trade traveled here to be restored by the famous mineral waters, The Greenbrier has been known as a pinnacle among resorts.

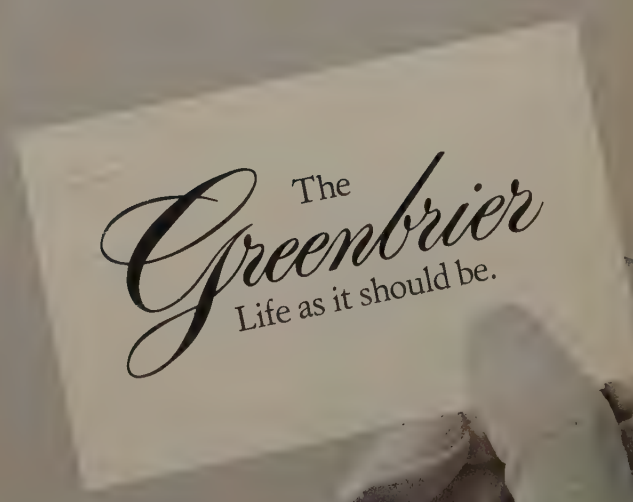
Quietly luxurious. Magnificently spacious. A 6,500-acre mountain estate with three 18-hole golf courses, 17 tennis courts, swimming pools, riding trails.

For many years, The Greenbrier has also offered the finest of business meeting facilities for groups as select as ten, as large as 1,000 or more.

Now we've added a new Conference Center. In every detail it reflects the aim for perfection that has always been The Greenbrier's standard of excellence.

The Center increases the flexibility of meeting times. It also makes it possible for us to welcome more of you who've wanted to meet here but found the original facilities reserved.

Meeting at The Greenbrier tends to become a tradition!



The
Greenbrier
Life as it should be.



When rates at many resorts go up ours go down.

Low inclusive group rates are in effect from mid-November through March. In addition to use of meeting rooms, our full American Plan daily rates include luxurious room accommodations, three full-course meals, basic gratuities, greens fees, use of indoor swimming pool and Old White Club membership. \$37.50 per person.

Commercial airline transportation is available from major cities into Greenbrier Valley Airport, located only twelve minutes away from the resort.

New Meeting and Trade Show Complex. In addition to spacious existing facilities (over 25 meeting rooms, auditoriums, theater, ballroom and exhibit hall), The Greenbrier has added a new wing for business and social functions. It greatly increases the flexibility of available meeting times. The main room, Colonial Hall, has a capacity of 1,100 or more people. It is designed to accommodate the most sophisticated multi-media presentations. Other areas in the wing can be converted into several meeting rooms of various sizes.

Special "Leasing" Program. A totally new concept in meeting planning that may save you thousands of dollars. The Greenbrier can offer you exclusive use of the resort for a specified time period during late November through early March. Contact us for a detailed proposal tailored to your special requirements.

Trade Show Center. Over 22,000 square feet of well-lighted space that can accommodate up to 175 exhibit booths positioned for engineered traffic patterns. The facilities were designed to meet the latest trade show requirements. Excellent security and an experienced set-up staff are part of the Greenbrier service.

Between-sessions. The Greenbrier's outstanding recreational facilities are all at your disposal. Three 18-hole golf courses, tennis, playable most of the season. Riding. Skeet and trap fields. Heated indoor pool. Mineral baths. Bowling lanes. Planned social events. Old White Club for cocktails and dancing. Superb dining and service.

The
Greenbrier
Life as it should be.

Marketing Manager
The Greenbrier, Dept. E
White Sulphur Springs, W. Va. 24986

Please send me information on:

☐ Inclusive Group Rates ☐ Trade Show Center ☐ Leasing Program

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone direct: (304) 536-1110. N.Y. Office: (212) 832-1340.

Washington, D.C.: (202) 244-9722. Chicago: (312) 237-1000.

Four Seasons Sheraton



The Four Seasons Sheraton towers 43 stories high and commands an expansive view of Toronto and of Lake Ontario.

FOUR SEASONS SHERATON HOTEL in Metropolitan Toronto, Ontario, Canada is distinguished by many unique features. Forty-three stories high, it has 1466 guest rooms including 60 suites, the largest ballroom in Canada and generous meeting facilities.

Located strategically in downtown Toronto, it is connected by a pedestrian footbridge with Civic Square and the handsome modern new City Hall. An underground concourse, lined with smart shops, connects this hotel with a Holiday Inn across Civic Square for convenient inter-hotel communication.

Among the unusual architectural features is a three story waterfall which cascades in the high atrium to the lobby below. It starts with a picturesque stream beneath a bridge at the swimming pool terrace on the third level and sparkles its way down through succeeding levels to a glassed-in pool in the lobby below.

The Four Seasons Sheraton's ballrooms and meeting spaces are expansive and permit a flexible mix of arrangements to accommodate groups of various sizes. The Grand Ballroom, completely unobstructed, seats 2,000 for banquets and 3,000 for conferences. It is divisible into three areas (Ballrooms East, West, and Center) for smaller groups. The Dominion Ballroom banquets 500 or seats 700 conference style. The Civic Ballroom banquets 400 or seats 500 for meetings. Sheraton Hall is a professionally-equipped permanent

Exceptionally fine conference and meeting facilities are built into this impressive new Toronto hotel

exhibit hall with 18,000 square feet of space. Fifteen meeting rooms can accommodate groups from 40 to 300 persons. Theatre I seats 682 and Theatre II seats 344. Entertainment suites offer additional flexible arrangements. Enclosed parking space for 2,200 cars is available.

The Pinnacle Restaurant at the top of the 43-story building affords a spectacular view of Lake Ontario and an overview of the City.

Recreation Facilities

An 80-foot swimming pool with poolside dining areas of landscaped beauty. A huge bubble of smoked plastic converts the pool to indoor-outdoor all-year use. The smoked plastic bounces back the sun's rays to protect swimmers. Rare trees, shrubs and flowers line the winding walkways and "thought-ways." A fully-equipped health club includes six squash courts, outdoor jogging track, sauna, steam- and exercise-rooms.

This hotel's management is very convention-minded and has developed staff expertise to match its very considerable convention facilities. Joseph Hebet internationally-known hotelier, is the general manager. Robert J. Bitner is director of sales and Patrick Kelly is sales manager. A comprehensive convention kit is available upon request addressed to the hotel at 123 Queen Street West, Toronto, Ontario, Canada M5H2M9. ■

If you've been besides Boca here's

For starters, we offer you meeting facilities for groups up to 1,500. A complex of twenty-eight rooms and 62,335 square feet of meeting and exhibit space in a Mediterranean castle that makes you feel like you've been to Europe. With a climate the likes of which you won't find anywhere else in the continental United States. And more recreation and entertainment than your people can handle. Right on the premises. Perhaps that's why seventy-six percent of our groups keep coming back year after year.



This is our kingsize meeting room. It seats 1,500. Has a hydraulic stage. And sound and staging technology so modern, it would challenge the best Broadway theater.



There are only two rooms like this in the world. The other is upstairs. They were built to the exacting specifications of the American Management Association. The finest in the world for small intimate meetings.



Just outside the Great Hall, our Camino Lounge. Exhibits are displayed here. It often doubles as the scene of lavish cocktail parties.



meeting somewhere what you're missing.



Boca has a mile-long ocean beach and a crescent of 200 cabanas. The noon buffets here have become a legend.



Boca is a skillful blending of the old and the new. The magnificent pink palace, once the most exclusive millionaire's club in the world. And modern group meeting facilities compatibly designed into one efficient complex of great charm and character.



There's lots more to do. All right on the premises. Like deepsea fishing (we have our own deepsea charter fleet). Skeet or trap shooting. Nightly entertainment. Movies. Steak roasts. And a daily fare of gourmet dining to write home about. Any way you look at it...for business or pleasure...you're missing something if you haven't met at Boca. Now open all year long. For available dates, call or write Ed Sansovini, Executive Director—Sales and Marketing.

**Boca Raton
Hotel & Club**
Boca Raton, Florida 33432
Owned and operated by Arvida
Corporation, L. Bert Stephens,
Vice President & General Manager.

Now open all year long.

Boca has four golf courses. Three championship eighteens and an executive nine, designed by Robert Trent Jones, Desmond Muirhead and Gene Sarazen.

There are thirteen all-weather tennis courts at Boca. Warren Woodcock, at Forest Hills in the summer, is the pro at Boca.

A Distinguished Hotel Represented by Robert F. Warner in New York (212) 586-4500 / Boston (617) 523-4497 / Chicago (312) 939-1040 Miami (305) 371-6661 / Washington (202) 737-2440 / Toronto (416) 363-2693 / Los Angeles (213) 388-1151 / Dallas (214) 741-6814 San Francisco (415) 434-0660 / Seattle (206) 682-1981



Louisville's newest hotel, The Galt House, rises majestically 25 stories high along the Belvedere, a beautifully landscaped esplanade on the Ohio River front. Twin revolving restaurants on top offer gourmet cuisine. Groups up to 2,200 can be accommodated in the new Grand Ballroom.

Louisville's New \$22 Million Conference Center

This City of Many Attractions Adds an Important Big New Convention Complex

The State of Kentucky is cooperating with the City of Louisville to build a handsome new conference-exhibition center which will provide meeting facilities for groups between 2,000 and 3,000 persons.

The convention complex, located on Fourth Street in downtown Louisville will occupy a two-block area. It is near the newly improved Riverfront Development Project which embodies ten square miles and features the Belvedere, an esplanade along the banks of the Ohio River.

Louisville's strategic location at the intersection of two major interstate highways, I-64 east and west and I-65 north and south, increases the city's accessibility. Major airlines land at the airport which is just minutes away from downtown.

Additional Louisville convention facilities include the gargantuan Kentucky Exposition Center at the Fairgrounds which has a multi-purpose exhibition hall and a coliseum which can seat more than 20,000 persons. The Convention Center at the Fairgrounds can seat over 7,000 persons in its main area, plus additional capacity in numerous smaller meeting rooms. This is all in addition to facilities which will be offered by the new Convention Center.

Sleeping Accomodations

The new Galt House, built along the riverfront Belvedere, is old in tradition but

new in every convenience. It has 714 lavishly decorated rooms, including 42 spacious suites. Twin revolving restaurants, 25 floors above the City of Louisville, offer gourmet cuisine. Two additional dining rooms and two cocktail lounges (the latter featuring exciting entertainment), and 24 meeting and banquet rooms are available. Groups of 10 to 2,200 can be accommodated. The Grand Ballroom can serve a banquet for 1,200 or a meeting for 2,200.

Additional hotels scheduled for early completion: a new Executive Inn with 700 rooms and a 200-room Sheraton Motor Inn.

Seventeen hotels and motor inns, already in existence, afford a variety of accommodations. Many of these properties are within easy walking distance of the new convention site. Among these are: The Executive Inn with 500 rooms; Holiday Inn-Midtown, 174 rooms; Breckenridge Inn, 123; Ramada Inn, 300; Seabach Hotel, 382; Rodeway Inn, 182; Holiday Inn-Northeast, 165; Howard Johnson's Motor Lodge, 105; Rodeway Inn-Airport, 200; Stouffers Louisville Inn, 300, and a couple dozen smaller inns.

Entertainment Highlights

Louisville, Kentucky, is the home of the famous Churchill Downs and the Kentucky Derby. The city's romantic location on "The Beautiful Ohio" can be savoured by a cru-

[Continued on page 59]



What has Sheraton done for you lately?

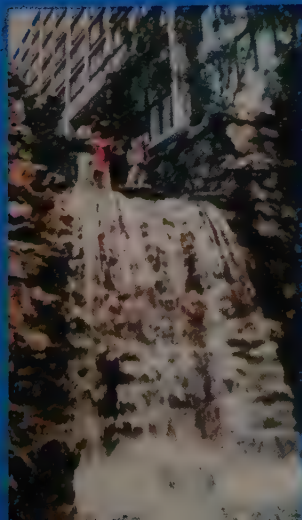
IN TORONTO

**Sheraton just opened
the most spectacular
downtown resort
hotel in Canada.**

It's the magnificent
Four Seasons Sheraton Hotel.
Across from City Hall, in the
heart of the financial and
shopping districts. Where you
can hold a successful
meeting while you enjoy the
fun of a resort hotel.



Almost everything about the
Four Seasons Sheraton is unique.
From the 80-foot swimming
pool in a 2-acre garden patio. To a
waterfall that cascades down five
stories to the lobby level.



You can work out in
a complete health club
with daily membership
available. Explore over
75 shops and boutiques
right in the hotel.
And relax in eight fine
restaurants and lounges
including the 70-foot
Long Lounge and the Pinnacle
Rooftop Restaurant with
its fantastic view
of all Toronto.



For more information
write our Director of Sales. Or call

(416) 361-1000.



Four Seasons Sheraton Hotel

SHERATON HOTELS AND MOTOR INNS. A WORLDWIDE SERVICE OF **ITT**
123 QUEEN STREET WEST, TORONTO, ONTARIO, CANADA 416/361-1000

What has Sheraton done for you lately?

IN TORONTO

Sheraton just opened the most spectacular convention hotel in Canada.

The fabulous Four Seasons Sheraton Hotel. Conveniently located across from City Hall, in the heart of the financial and shopping districts. With complete facilities for anything from a daylong sales meeting to a weeklong convention.



The Grand Ballroom, Canada's largest hotel ballroom, seats up to 3,000 people theatre style and 2,000 for banquets.

Two additional ballrooms plus 15 other function rooms accommodate from 60 to 450 theatre style.

And there's Sheraton Hall with 17,900 square feet of exhibit space, in-hotel loading docks and two adjoining daytime theatres seating 330 and 770 people.

For more information write our Director of Sales.

Or call **(416) 361-1000.**



**Four Seasons
Sheraton Hotel**

SHERATON HOTELS AND MOTOR INNS. A WORLDWIDE SERVICE OF **ITT**
123 QUEEN STREET WEST, TORONTO, ONTARIO, CANADA 416/361-1000

Short, Meaningful Entertainment

advance planning, theatrical staging, and professional handling of entertainment outweigh the glamour of "big name performers"



Jack Morton, President
Jack Morton Productions, Inc.

Changes, or trends, in the entertainment business, are usually so gradual that the transition is hardly noticeable—unless of course one looks back a long way. A curiosity today can become the common fare sometime in the future. Changes in the type or style of entertainment are influenced by audiences as much as by the entertainers themselves, because without eventual audience acceptance, the style will not survive. One should remember also that the changes are more of a circle than an endless straight line. The fundamentals and subject matter of music and entertainment remain pretty basic; there are only new words, sights and sounds to express them.

Changes in Attitudes

The most notable changes have been in the attitude and appraisals of convention audiences and association managers—the very ones who pay the bills. Long shows are definitely out. People will just not sit still for very (or too) much of anything. There are more demands for versatility in the shows. The net result is that the variety show is still with us, but in briefer style. This is all in keeping with the trend to shorter, and more meaningful, conventions. The tempo of the times is speed, speed, and speed! There is nothing leisurely about today's business life, much less meetings and conventions!

There has been a simultaneous demand for more quality. This is a natural result of briefer programs, because there is just less "good" entertainment than bad. Not very long

ago program planners relied heavily upon the "local" talent. Local atmosphere is fine, but not always local talent. Talent has become a truly international product and audiences demand equal quality regardless of where they are. Generally convention planners now recognize that good, widely-accepted entertainment costs more than junk. Furthermore, convention goers are willing to pay for good programs, but some convention directors are reluctant to increase the registration charges a few dollars and really go first class. One of our clients jumped the price of banquet tickets from \$15.00 to \$35.00 and instituted a new big name entertainment policy and sales went up, not down. In a few years, however, the costs of food and hotel services have eroded the entertainment budget and there should now be a period of re-evaluation.

Some convention directors are unusually timid about one item of costs—they will tolerate the ever growing cost of hotel services and then try to take it out of the marginal convention services that directly affect their members more than anything else. No doubt about it, convention goers will remember the special events, the niceties, the provocative speakers and their entertainment long after the menu and cocktails and fancy displays and "fixings" are forgotten. There has never been a proper balance between the unavoidable necessities of a convention and those optional elements which really make the convention a happy, exciting occasion.

Remember, if the delegates leave happy they are more likely to accept the dues increase and come back to next year's meeting. In the total cost of going to a convention, a few extra dollars per person are negligible and furthermore, all such costs are business expenses.

In recent years, there has been a strong trend to nostalgic entertainment, as if people were trying to reach back to more peaceful or happier times. So much of the music and

[Continued on page 100]



Sheraton Poste Inn, Cherry Hill, Cherry Hill, New Jersey, complete with new wing. Spacious atmosphere is the keynote, inside and out.

Sheraton Poste Inn

Smart New Inn is Doubling Capacity for Conference Groups

After October 15, 1973, the capacity for meetings and banquets will be almost double at the Sheraton Poste Inn in Cherry Hill, New Jersey.

Spaciousness and privacy are achieved by virtue of the hotel's layout. Modern four-story buildings surround an expansive twin-pool terrace. Every room is an outside room with plenty of light and air.

The new wing brings the bedroom count to 225 and adds an elegant Assembly Ballroom (6,600 square feet) which can handle 650 for banquets or 500 for dinner-dancing. In the existing Renaissance Ballroom (5,000 square feet) 500 can be seated for banquets or 450 for dinner-dancing. Both ballrooms can be subdivided, bringing the total number of meeting rooms to 12.

The special quality of the Sheraton Poste Inn is a feeling of contemporary spaciousness. Everything is oversize — the main lobby, the

elevator lobbies, the bedrooms, and poolside terrace.

Elegant Food Service

Sophisticated decor in Blake's Bistro, the main dining room, makes a fitting setting for the haute cuisine served there. The impressive menu, mounted in a cover of wine red velvet, features gourmet dishes which are listed in both French and English. Savour the examples: Le Homard Frais a la Newburg (Fresh Maine Lobster Meat Newburg with Rice Pilaf), or Le Caneton Flambé a la Monacomey (Breast of Duckling with Red Cherry Sauce), or Faisant Roti Strasbourgoise (Roast Baby Pheasant with Wild Rice and Good Liver Sauce. You can easily see what the catering department here can do to add glamour to banquet menus.

For more information contact M. O'Neill, Director of Sales, The Sheraton Poste Inn, Cherry Hill, New Jersey. ■

Right: Cafe de la Poste is refreshingly different. Its imaginative decor leads guests to expect innovative menus, which are the rule here.



Tamiment



The great resort that custom-tailors your convention

The plain fact is that at most convention resorts you can't have exactly what you want because most resorts haven't the facilities, the staff, and the specialized experience. Tamiment is unique. It's big. It's small. It's 2200 acres of natural beauty. It's bright, it's gay, it's warm, it's sophisticated. Our convention facilities are unsurpassed: we can put on a show (and build a set that would do credit to a Broadway musical), we can give you quiet meeting rooms for seminars and discussions, we can provide closed circuit TV and elaborate audio-visual effects, we can divide your group for activities and bring it

together for magnificent parties and galas (even an Hawaiian luau or a carnival for 1900, complete with a lake-full of fireworks!). We have one of the finest golf courses in the country and day-and-night tennis. And we have a library, music rooms, quiet places to rest and think. But it's more than just our facilities. Our entire staff is known throughout the hotel and resort world for its experience and expertise in convention-making. So, we invite you to talk to us. And let us show you how exciting and memorable a Tamiment custom-tailored convention can be.

- Groups from 20 to 1900
- 30,000 sq. ft. of exhibition space
- 20 meeting rooms
- 5 private dining rooms
- 1,000 seat theatre
- 2,000 seat convention hall
- Complete audio-visual equipment and facilities
- All summer and winter sports

Tamiment

RESORT AND COUNTRY CLUB

Dept. IM Tamiment, Pa. 18371
Telephone (717) 588-6652;
in New York (212) 255-7333;
in Philadelphia (215) 627-1216.

High In The Poconos
Only 85 miles from
New York and Philadelphia

What to Look for in Conference and Convention Sites



Jan Bout, Director
Conference Arrangements
Prudential Life Insurance
of America

Jan Bout is the Director of Conference Arrangements for The Prudential Insurance Company of America. He started in the hotel business while going to school; after which, he spent several years in the Tour and Sightseeing Industry. Prior to coming with The Prudential, he worked in the Passenger Traffic Department of the Santa Fe Railroad. On the lighter side, he grows orchids as a hobby and is a member of The American Orchid Society.

It's no secret, really, but you'd think so from the looks of some of the promotional material I get from hotels and resorts. Site and location must be attractive, of course. The size of the pool is important — a SRO crowd can heat up tempers, not to mention the water. But there are a number of other important things the writers (of convention brochures) sometimes fail to mention. These include the size of the facility, the quality of the staff, and food. When an establishment gives me complete and detailed information in these areas, I take a second look. And only if it does, does it get the business.

Of course, to get hard facts, from promotional literature, I usually have to slog through a swamp of hyperbolic adjectives. High on my hate list are "red carpet service" (often, the rugs are soiled and frayed), "friendly" (some staffers' icy smiles would freeze a hot toddy), and "spacious" (in one case, this meant ten by ten foot rooms with 16 foot ceilings). I think that a little more frankness by hotel management would result in a lot more business.

For example, I want to see pictures of typical rooms, not the presidential or bridal suite (there are never more than one or two brides traveling to our conferences). Leave out the shot of the sumptuous buffet if you

only set it up on New Year's Eve. And please let me know about any unusual conditions. A group of our delegates awoke one morning at 6 a.m. thinking World War III had arrived. It was "only" a wing of the hotel being remodeled.

Transportation

But back to basics. A hotel can be a paradise on earth, but if the only way to get there and back is by barge, I'm not interested. That might be ideal for a second honeymoon, but not for a business meeting. I have to know how to get there by air, train and automobile. I also need to know how far the hotel is from the nearest airport, the frequency of service, and the adequacy of ground facilities. How about limousine service from the airport? Are there convenient rental car agencies? Do they have sufficient cars available? Can your people handle **en masse** departures as well as staggered arrivals?

Hotel Size

I never book at a hotel where our requirements for rooms and facilities are more than 75 percent of capacity. There are simply too many pressures on room reservations for me to take a chance that, by the time our group arrives, they are short a dozen rooms.

We have to be assured that our meetings take place in peaceful and pleasant surroundings, and this is unlikely when we are competing for space with other groups. Advance notice of other groups being in the hotel at the same time will avoid having frayed nerves in the long run, and assure that hotel services are not being unduly taxed, to the discomfort of **all** guests. I know of three new resort hotels in the Caribbean area with a capacity of 500 sleeping rooms and suites. They are ultra modern, deluxe accommodations. But, on checking, I found they could accommodate only a small fraction of their room capacity in the public areas and meeting rooms. For a Broadway show, standing room

[Continued on page

If you want to find the world's finest convention hotel, ask someone who's met there:

**Manufacturers Life Insurance Co.
International Insurance Seminars, Inc.
The Travelers Insurance Co.
Great West Life Insurance Co.
Prudential Life Insurance Co.
National League of Insured Savings Association
John Hancock Life Insurance Co.
Kemper Insurance Co.
Crown Life Insurance Co.
Texas Association of Insurance Agents
National Association of Insurance Brokers
Home Mutual Insurance Co.
Lumbermens Mutual Life Insurance Co.
Woodmen of the World Life Insurance Society
Lamar Insurance Co.**

**For complete information call
Gary Cook, Director of Marketing,
531-4766 collect in Mexico City.**

**Camino Real,
Mexico City**

WESTERN INTERNATIONAL HOTELS DE MEXICO



Who's in Charge of Change?



James T. Houghton, Jr.,
Convention Manager,
Massachusetts Mutual Life Insurance
Company

"Change with the times too soon and be ignored; change too late and be ruined," is as true today as it was in Aristotle's time, and his analysis could apply especially to meeting planning history in all its aspects.

Fifteen years ago there was much talk of the revolutionary programs, techniques, hotel and travel arrangements—more talk, it seemed, than action. In our Insurance Meeting Planners first get-together, the topic was "how to plan a successful meeting." The simple negative goal then seemed to be to organize a meeting experience that was not a disaster, using the same techniques that had

worked in the past. No one expected outstanding motivation; least of all no one expected a brisk program conducted in an exciting atmosphere within a hotel environment designed especially for conventions.

In one sense, meetings were excuses to get away and were, even with the best intentions, organized as add-ons to more important company business.

Change? Who really needed it, although to be counted progressive it was fashionable to use the word as a shibboleth.

This cozy way with conferences ran from haphazard to confused well into the 1960s, then abruptly the climate changed: insurance production soared, recruiting became a paramount priority, and more important, agents were growing more knowledgeable, sophisticated, and demanding.

At the same time the major change in mobility of the population encouraged the

From Canadian Pacific Hotels: a convention planning check list to help take 161 worries off your mind.

Organizing a convention or even a fair sized meeting can be a worrisome task, even for the experienced organizer. At CP Hotels we've had a lot of experience in this area, and we know the problems you're faced with. That's why we developed this handy check list to help you every step of the way. It contains 161 reminders and it is probably the most complete planning guide in the business. Send for your copy today. Fill in the coupon, and while you're at it, indicate the CP Hotels you might be interested in. We'll send you specific information on each—floor plans, colour brochures, etc., and a useful 20-year calendar. Even if you don't choose a CP Hotel for your meeting, we'll send you the check list anyway. Glad to do it.

Your Meeting and Convention Planning Check List



Rapid Changes in Meetings and Their Purposes Influence Choice of Convention Sites

Hotel industry to expand and renovate with special emphasis on new and challenging meeting facilities.

One change fostered another, the company that had been satisfied with retreat meetings year after year felt awkward in the exciting surroundings of meeting space designed for audio visual displays and platform heroics. Conservative programs became operated and innovation was the watch-word. Some of the change was before its time and in many instances caused companies to retreat to their old safe meeting patterns. But generally the trend was to more exciting and meaningful convention experience.

Wives Go To Meetings, Too

Along with this awakening meeting consciousness developed a trend which had been in early stages during the 50's—the presence of wives at conferences—and the growing need for features for families.

In the late 60's it was obvious, at least to those of us who were among the Insurance

Conference Planners group, that the large meeting of 500 to 1,500 attendees had its advantages but it most certainly had lost much of its intimacy. Result was the emergence of the clinics, schools, workshops, and rolled sleeve one-to-five-day business meetings which have become the mainstay of many small hotels.

At the same time these smaller meetings, beginning two or three years ago, marked a significant change in attitude of attendees.

Three Classes of Delegates

With a rapidly accelerating pace of agent development and ability to increase production, most companies in 1970 had three classes of agents:

1. Hot-shot and promising new men with one to three years in the business.
2. Mid-development—on their way—million dollar producers.
3. Established leaders in the upper production niches, two million and up.

[Continued on page 94]

Check List ■ Accommodation

1. List of rooms needed
2. List of room types
3. List of room numbers
4. List of room rates
5. List of room taxes
6. List of room amenities
7. List of room services
8. List of room facilities
9. List of room equipment
10. List of room furniture
11. List of room fixtures
12. List of room finishes
13. List of room flooring
14. List of room lighting
15. List of room heating
16. List of room cooling
17. List of room ventilation
18. List of room sound
19. List of room security
20. List of room safety
21. List of room health
22. List of room hygiene
23. List of room cleanliness
24. List of room maintenance
25. List of room repairs
26. List of room replacements
27. List of room upgrades
28. List of room improvements
29. List of room renovations
30. List of room remodels
31. List of room relocations
32. List of room reconfigurations
33. List of room restructurings
34. List of room redevelopments
35. List of room reimaginings
36. List of room reimaginings
37. List of room reimaginings
38. List of room reimaginings
39. List of room reimaginings
40. List of room reimaginings

Check List ■ Speakers

1. List of speakers
2. List of speaker topics
3. List of speaker times
4. List of speaker locations
5. List of speaker equipment
6. List of speaker furniture
7. List of speaker fixtures
8. List of speaker finishes
9. List of speaker flooring
10. List of speaker lighting
11. List of speaker heating
12. List of speaker cooling
13. List of speaker ventilation
14. List of speaker sound
15. List of speaker security
16. List of speaker safety
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Check List ■ Starting Check List

1. List of starting check list items
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Check List ■ You keep the Wives Happy

1. List of wives happy items
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Right from day one the check list gets your planning off on the right foot. Good early planning makes things easier later on.

Speakers need special care. And so does the choice of seating arrangement. You'll find helpful hints and information on both in your check list.

The check list is a memory jogger. Did you arrange for entertainment? What have you planned for delegates' wives? Do you need a hospitality suite?

Please rush me your convention planning check list

Name _____

Position _____

Company _____

Address _____

State or Province _____

Zip Code _____

Telephone Number _____

Now, just check the CP Hotel you would like more information on.

- | | |
|--|---|
| ☐ 1 THE EMPRESS
Victoria, British Columbia | ☐ 9 THE ROYAL YORK
Toronto, Ontario |
| ☐ 2 CHATEAU LAKE LOUISE
Lake Louise, Alberta | ☐ 10 LE CHATEAU MONTEBELLO
Montebello, Quebec |
| ☐ 3 BANFF SPRINGS HOTEL
Banff, Alberta | ☐ 11 LE CHATEAU CHAMPLAIN
Montreal, Quebec |
| ☐ 4 THE PALLISER
Calgary, Alberta | ☐ 12 LE BARON
Sherbrooke, Quebec |
| ☐ 5 CHATEAU LACOMBE
Edmonton, Alberta | ☐ 13 LE BARON
Trois Rivières, Quebec |
| ☐ 6 THE SASKATCHEWAN
Regina, Saskatchewan | ☐ 14 LE CHATEAU FRONTENAC
Quebec City, Quebec |
| ☐ 7 RED OAK INN
Brandon, Manitoba | ☐ 15 CHATEAU HALIFAX
Halifax, Nova Scotia |
| ☐ 8 NORTHSTAR INN
Winnipeg, Manitoba | |

GB2

Mail to: CP Hotels,
100 Front Street West, Toronto, Canada.

CP Hotels

A difference you'll appreciate.

Overseas Convention Techniques— American Style

Cornell-sponsored Marketing Seminars Conducted Abroad by Hotel Sales
Management Association Executives



Interview with
FRANK W. BERKMAN
Executive Director
Hotel Sales Management Association

Now American insurance convention-facility buyers and overseas convention-facility sellers can understand each other better. Avid thirst for know-how about American techniques for marketing convention and hotel facilities has been growing rapidly among overseas hotel executives. This demand is stimulated by the steadily increasing number of overseas hotels owned and/or operated by big American hotel chains.

Increased Overseas Travel

Improved ease and speed of transportation is a major factor in increasing the volume of travel between the United States and other parts of the world.

In 1972, according to the American Society of Travel Agents (ASTA), foreign travel by U.S. residents reached a total of 22,750,000 persons who spent \$7,400,000,000 abroad. Conversely, foreign travelers to the United States during the same year totalled 13,146,000 and they spent \$4,130,000,000.

Improvement in air travel has been responsible for opening up many destination points which were formerly inaccessible or even unknown.

For example, when Pan-American Airlines pioneered its overseas operations, the firm discovered that many desirable sites had no hotels at all or very inadequate ones. For instance, in Constantinople, now Istanbul, there were barely enough hotel rooms to accommodate airplane crews. Tourists at that time customarily traveled by passengership and were roomed aboard. As another example, many magnificent mountain sites in South America were inaccessible by ship, rail or road. After

Pan Am constructed airports, such sites were easily reached by air. Similar situations led Pan-Am to establish its subsidiary, the International Continental Hotels Corporation, which now has 62 hotels overseas and 19 more under construction.

Later, the logic which prompted TWA to buy Hilton International was: "As the jumbo 747 airships get into operation, the flow of overseas passengers will be increased markedly. We'll have to be sure all of these travelers can be housed and fed properly at each destination point." TWA-Hilton International now has 65 hotels in operation. Western International Airlines owns 13 hotels overseas besides 22 in Mexico and 20-plus in the U.S. and Canada. ITT Sheraton owns or operates overseas hotels in 25 countries. Holiday has 9 inns abroad. American Airlines has about 10 hotels (formerly called Flagship and now being changed gradually to American Hotels.)

Some overseas sites seem to thrive in seemingly unlikely places. For instance, International Continental's 750-room Hotel Ivoire at Abidjan on the Ivory Coast of Africa has a 105-room sister hotel in Keio Plaza, Tokyo, Japan. Both of these hotels cater largely to conventions and business-oriented travelers.

Further stimulus to overseas travel resulted from the construction of large civic centers in such cities as Paris, Hamburg, Munich and London.

Hotels in many other countries are zeroing in on convention business, currently in Spain, Greece, Portugal, South America, and the Pacific Area (including Australia, Africa, China, Japan and many of the South Pacific Islands).

From the foregoing terse summary of trends in foreign travel, it is easy to see why convention-oriented hotels from all over the

[Continued on page 69]

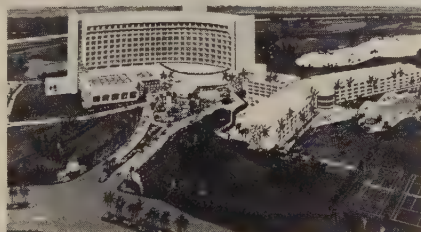
Where else?



FONTAINEBLEAU — Convention Headquarters of the World, in a class by itself! In the fine tradition of excellence you will want for nothing as the trained staff caters to your every wish.

GUEST ROOMS, SUITES — At your disposal are 1,284 luxuriously-appointed guest rooms and hospitality suites. Color television has been installed in all guest rooms and closed circuit channels can be provided to conventions by tying into the master antenna.

BANQUET, MEETING ROOMS — There is a complete range, from small meeting rooms suitable for a board conference of 10, to the magnificent Grand Ballroom, which can seat 3,500 at a banquet or 5,000 theater style. A total of 16 different areas are available and many of the public rooms divide and subdivide, such as the Versailles Gallerie, which sections into the Voltaire, Pasteur and Lafayette rooms.



Coming Soon

Fontainebleau
Country Club

20 Minutes Away By Expressway

620 Guest rooms / Meeting rooms / Exhibit Hall / Banquet room / 2 championship golf courses / Tennis courts / Bridle path / Spa facility / Swimming pools / Skeet shooting.

DISPLAY AREAS — The Exhibit Hall of Fontainebleau contains 32,000 square feet of display space. In addition, and exclusive of the Grand Ballroom, another 15,000 feet of space can be provided in lobby areas and adjacent public rooms.

RESORT FACILITIES — All this added to outstanding recreation facilities including free golf on two championship courses / 6 new tennis courts / Bowling and billiards / 1,300 feet of beach, 275 cabanas, 3 swimming pools — 1 indoor for all-weather swimming / Ice skating / complete gymnasias / Squash and handball courts.

ENTERTAINMENT / DINING — In the evening, the stars shine bright at Fontainebleau — La Ronde, the ultimate in night-clubs; Club Gigi, the finest supper club in the country; the Fleur de Lis gourmet dining room; the Poodle Lounge, which features cocktail dancing; the Boom Boom Room, the late spot with its primitive colors and today's beat in music.

The most successful convention address ever given



Louis Rogers
President

Charles Bass
Vice President-Sales

Ben Novack
Chairman of the Board

"Jet Away" or "Stay and Play"

The Best of Two Worlds — Business Meetings and Resort-type Recreation — is Skillfully Blended Into the Sheraton Inn and International Conference Center at Reston, Virginia, America's First Modern Pre-planned "New City"



Robert C. Hollenbach,
*Vice President,
Association Advisors, Inc.*

Everything's new at Reston, Virginia . . . new concept of how a modern city should blend into a natural setting of 7,400 wooded acres . . . new functional layout for the city . . . new convenience in transportation . . . and new design in architecture and service for the International Conference Center/hotel.

The conference center portion of this complex, said to be the largest and most complete in the Washington, D.C. area, is built in the form of a closed horseshoe which contains 18 meeting rooms. An impressive entrance at the apex of the horseshoe provides access to a curved corridor which leads to each individual meeting room as well as to the poolside patio in the open center of the horseshoe.

The closed horseshoe design of the Sheraton Inn and International Conference Center encircles the beautifully landscaped swimming pool. The 18 meeting rooms, located on the main floor around the pool, are all accessible from the lobby. A separate conference area entrance in the center of the horseshoe's curve, allows conferees easy and quick access to their meeting rooms. Total conference capacity 2,800.

All meeting rooms have controllable acoustics. The sophisticated sound control system assures quiet meetings, free from echoes, "bounce," or outside noises. Modern audiovisual equipment includes an up-to-date closed-circuit television system. Efficient lighting controls can be adjusted to produce desired effects from dramatically soft to brighter-than-daylight. Track spotlights can single out one speaker or floodlight an entire room. The full-service kitchen is equipped to serve a complete banquet for 500 or a small luncheon for 25 or any number in between.

The Sheraton Inn and Conference Center is located in the middle of the beautiful city of Reston, Virginia, just outside of Washington, D.C. It is like an oasis of quiet, surrounded by stately trees and rolling green countryside . . . and provides a retreat to nature which combines the luxury living of the modern world with resort-type recreational facilities, such as golf, tennis, swimming, riding, and health clubs.

[Continued on page 88]

Elegant simplicity distinguishes the 304-room Sheraton Inn and International Conference Center. Well-designed landscaping makes the austere modern building blend into the natural wooded background. This gracefully curved driveway leads to the entrance and lobby of the guest room portion of the hotel.



The New American Revolution.



The colorful new clock in our lobby says it's time to plan your next meeting at the Sheraton-Boston.

Our revolution starts from the ground. On over 31,000 square feet of patriotic carpeting. In lobbies, on stairways, in assembly rooms, corridors (one of which leads to John B. Hynes Civic Auditorium).



Every staff member is part of our revolution, and most dress for the part ('though our convention staff doesn't').



Put your group in the middle of it. At the Sheraton-Boston, New England's great meeting place. Where a million dollars and the genius of world-famous Dorothy Draper have produced a spectacular new décor, a tremendous new excitement.

In brilliant red, white and blue. In symbols and scenes. In public rooms, meeting rooms, eating rooms, sleeping rooms. From top to bottom. It's as old as our nation, and newer than '73. It's the All-American look in the All-American city of Boston.

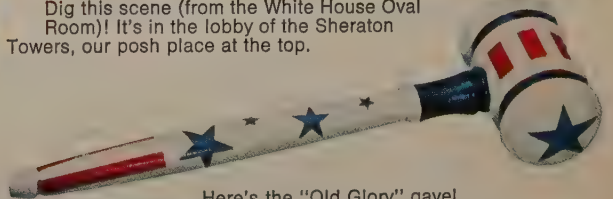
And now, New England's great meeting place is also its All-American meeting place. For details, write or call Director of Sales at (617) 236-2000.



Even our bedrooms have the Spirit of '76... all 1,000 of them.



Dig this scene (from the White House Oval Room)! It's in the lobby of the Sheraton Towers, our posh place at the top.

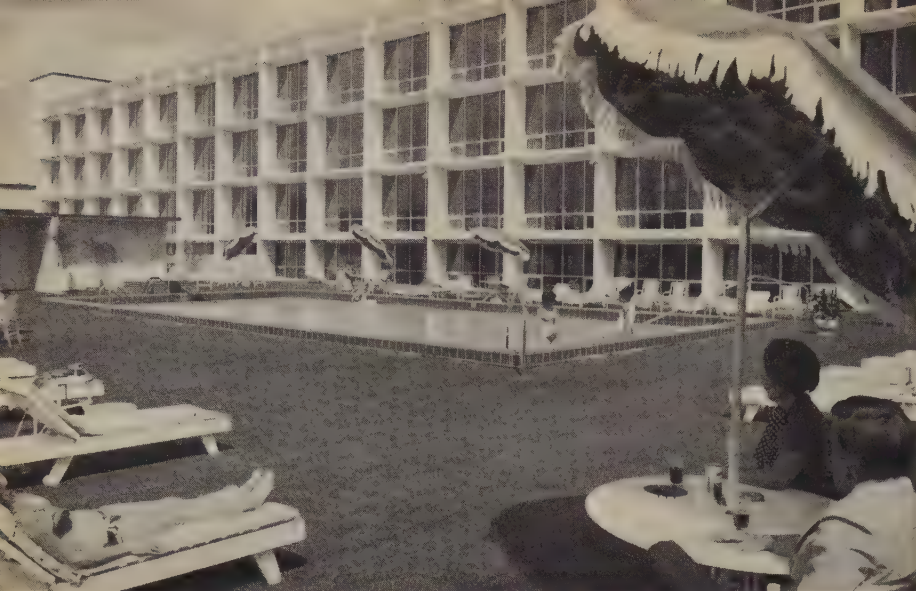


Here's the "Old Glory" gavel we give you to call your meeting to order. (At the Sheraton-Boston you can silence meetings of up to 2,000.) Send for your free gavel today. Write Director of Sales, Sheraton-Boston Hotel.



Sheraton-Boston Hotel

SHERATON HOTELS AND MOTOR INNS. A WORLDWIDE SERVICE OF **ITT**
PRUDENTIAL CENTER, BOSTON, MASSACHUSETTS



Spacious sun terrace surround the limpid pool on the Roof Garden at the Flagler Inn in Gainesville, Florida. The view? This spot overlooks the University of Florida Campus.

Groups of 30 to 600 Can Find Here A Combination of Big Hotel Expertise and Gracious Leisurely Atmosphere

Flagler Inn, Gainesville, Florida

A handsome spot for meetings of groups from 30 to 600 is the Flagler Inn in downtown Gainesville, Florida. The Inn has 167 rooms, each equipped with two double beds, tiled tub/shower baths, controlled air-conditioning, color television, hi-fi music, direct-dial telephones . . . all this at exceptionally modest rates by current standards.

Located opposite the main entrance to the University of Florida Campus, the Flagler Inn's outlook is gracious and restful rather than commercial. Gainesville is easily reached by Eastern Airlines, private planes, or by car via I-75, 301 or 441 highways.

Flagler Center Auditorium seats 600 for meetings or 570 for banquets. Flagler Function Rooms A, B, & C accommodate 180 auditorium style or 140 for banquets. The Board Room: 50 auditorium style or 35 for banquets. The Coffee Shop seats 165 and the formal Golden Key dining room, 50 persons.

Recreation and Entertainment

The roof-top pool is surrounded by a spacious sun terrace. Nearby lakes and rivers

invite visitors for fishing, boating, swimming or water skiing. There are tennis courts and two 18-hole golf courses. The University of Florida conducts athletic events, art exhibits, concerts and theatre presentations. Nightly entertainment and dancing is available in the Flagler Lounge and area supper clubs.

Sightseeing

Disney World is two hours away. Ocala horse-breeding farms and a National Forest are nearby. At Silver Springs, a jungle cruise, a deer ranch visit, an Early American Museum, an aquarium and the Reptile Institute intrigue many people. Rainbow Springs offer paddle boat rides on Rainbow River, rodeo shows and a monorail trip over a zoological complex. St. Augustine's Restoration Area and nearby Marineland are easily accessible for visits.

Convention planners can get really practical menu suggestions from General Manager Robert Baker, who has the benefit of experience at the renowned Ponce de Leon, another Flagler property. Contact Mr. Baker for more information. ■



ACAPULCO PRINCESS

HOTEL & CLUB DE GOLF

Acapulco, Gro., Mexico

Directly on the Pacific. A complete resort complex with golf, air-conditioned indoor, and outdoor tennis, 3 pools, 777 deluxe rooms and suites; convention facilities for up to 2500.



PIERRE MARQUES

& CLUB DE GOLF

Acapulco, Gro., Mexico

200 luxurious rooms, all with Pacific views, exclusive estate bungalows. Magnificent golf, tennis. Meeting rotunda with complete, modern facilities for groups up to 500.



THE Princess

HOTEL, GOLF & BEACH CLUB

Hamilton, Bermuda

Directly on the water. Just a 5-minute walk to Hamilton. 470 rooms. Facilities for groups up to 800. Golf & Beach Club on the South Shore. 6 all-weather tennis courts.

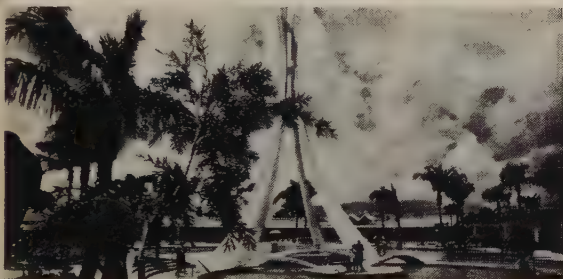


Southampton Princess

HOTEL, GOLF & BEACH CLUB

Southampton, Bermuda

Bermuda's newest hotel on the beautiful South Shore. Private Golf & Beach Club. 6 tennis courts. 500 rooms including 100 suites. Facilities for groups up to 1550. 7 Meeting Rooms.



KING'S INN & GOLF CLUB

Freeport, Grand Bahama Island, Bahamas

Fabulous 1000 acre resort/golf/convention complex opposite El Casino and the International Bazaar. Two PGA golf courses. 6 day/night tennis courts. Private Beach Club. 800 rooms. 11 Meeting Rooms for groups up to 2000.



XANADU PRINCESS

YACHT & TENNIS CLUB

Freeport, Grand Bahama Island, Bahamas

The most luxurious little hotel in the Bahamas on a perfect ocean beach. Yacht haven. Tennis. Facilities for groups from 10 to 200.



INTERNATIONAL

HOTEL, GOLF & TENNIS CLUB

Freeport, Grand Bahama Island, Bahamas

Adjoins El Casino and the International Shopping Bazaar. 2 PGA golf courses. Pool, excellent tennis, private ocean beach club. 400 rooms.



Sir Francis Drake

San Francisco, California

Just off Union Square with shops, airline offices, Chinatown, North Beach night life within walking distance. Cable cars to Fisherman's Wharf stop at the door. 435 redecorated rooms and suites, meeting rooms for groups of 16 to 500. Famous Starlite Roof.

We invite your inquiry concerning the finest facilities and most popular locations for groups from 10 to 2500.



PRINCESS HOTELS INTERNATIONAL

IGB

Attn: Director of Sales
1345 Avenue of the Americas
New York, N.Y. 10019

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip _____

- | | |
|---|---|
| ☐ Acapulco Princess | ☐ Pierre Marques |
| ☐ Princess | ☐ Southampton Princess |
| ☐ King's Inn & Golf Club | ☐ Xanadu Princess |
| ☐ International Hotel | ☐ Sir Francis Drake |

NORTH MICHIGAN AVENUE'S INDESTRUCTIBLE ELEGANCE!

Consort

Crown Jewel Restaurant at the
Rooftop—Open for Luncheon and
Dinner—International Cuisine—
Connoisseur Wines—Franz Benteler,
his 1701 Stradivarius, "The Royal
Strings" and Orchestra for Dancing.

CANTINA

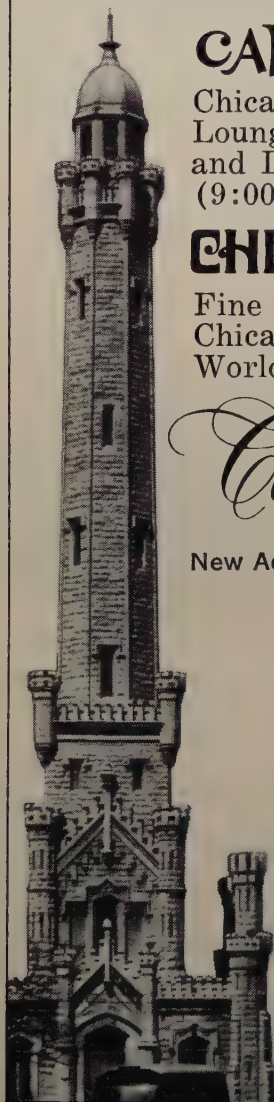
Chicago's First Nevada-Style Show
Lounge—Continuous Entertainment
and Dancing from 6:00 P.M.
(9:00 P.M. Saturdays).

CHICAGO '93 RESTAURANT AND BAR

Fine Prime Beef in the Style of Old
Chicago. Dining with the Flair of the
World's Fair 1893.

THE *Continental Plaza*

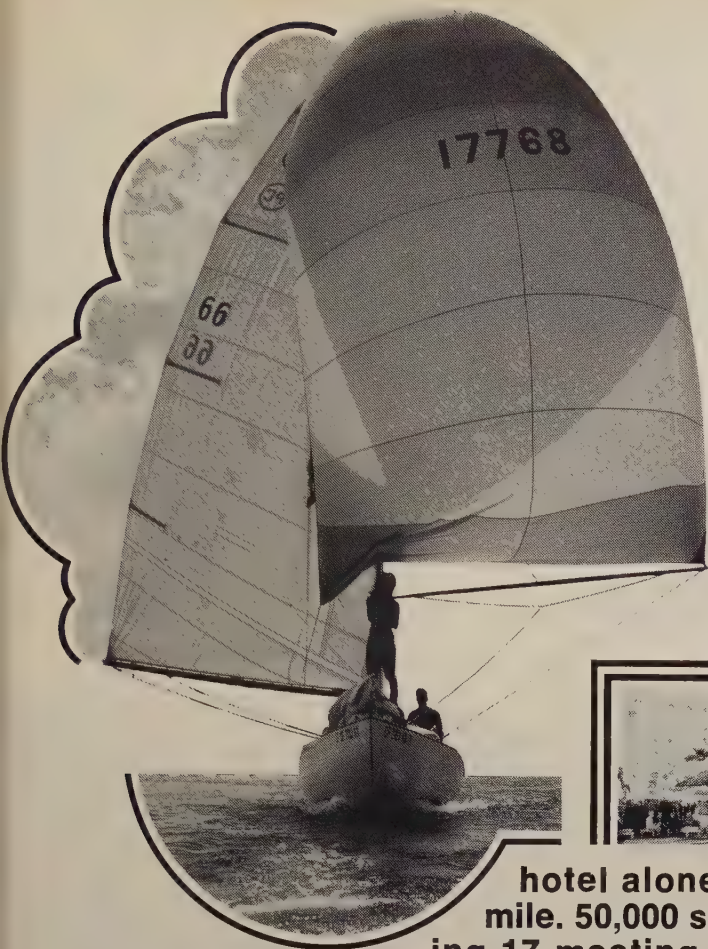
New Addition to be Completed Summer, 1974
—Total 747 Guest Rooms —
N. Michigan at Delaware
943-7200



WESTERN INTERNATIONAL HOTELS

Partners in Travel with United Airlines





NOW! A CONVENTION HOTEL WITH ITS OWN CLIMATE.

The weather is San Diego. The climate is Town & Country Hotel/Convention Center. A climate for meetings. A climate to get things done. A climate for enjoyment . . . for groups from 25 to 3,000, Town & Country Hotel/Convention Center is perfect. 600 first-class rooms at one



hotel alone. More than 3,000 rooms within a mile. 50,000 square feet of meeting space including 17 meeting rooms, 24,000-square-foot

convention hall with 14,000-square-foot foyer adjoining and lower-level exhibit hall to accommodate a 300-booth show.

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The Washington Plaza Hotel

The unique circular 40-story tower which gleams impressively above Seattle's skyline is the newest addition to the Washington Plaza.

Each of its 715 guest rooms has a huge (7 feet by 14 feet) window with 180-degree view of the city and its picturesque surroundings. Furnishings are contemporary with distinctive European styling.

The Washington Plaza's convention center provides diversified meeting facilities. The new Exhibition Hall (28,000 square feet) is well supplied with ramps, elevators and stairways for easy access from meeting rooms on upper floors.

The Plaza Ballroom is luxuriously decorated. It can seat 900 for meetings, 700 for banquets, or accommodate 1,000 for receptions. Three fine restaurants afford a choice of cuisine: The Westlake Room with danceable music, Trader Vic's with South Pacific decor and Polynesian or Continental cuisine, and the Beef Room which features

Continental and American cuisine.

Available for meetings and conferences are: the Plaza Ballroom, three executive board meeting rooms and seven other conference areas. Escalators provide easy access to meeting and conference rooms from the elegant two-story lobby which is also connected to the hotel's restaurants and cocktail lounges. A full array of modern audio-visual equipment is obtainable.

Architecturally, the dramatic Washington Plaza is the product of skillful planning by the Western International Hotel management and Alcoa. No expense was spared to make this one of the most exciting and impressive hotels extant, as well as to combine streamlined efficiency with beauty indoors.

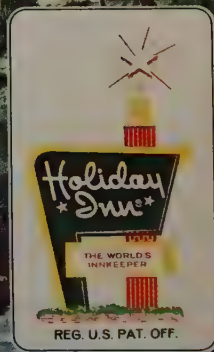
A handsome color-illustrated convention kit may be obtained from the Washington Plaza Hotel, Fifth Street at Westlake, Seattle, Washington.

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St. Thomas is also its newest and
most spectacular resort hotel!

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for its nearest-to-perfect year round climate, its superb swimming, snorkeling, sailing, sport fishing . . . and fabulous duty free shopping. Here you enjoy a \$200 duty exemption, twice the amount elsewhere, because the U.S. Virgin Islands are the *only* duty free port "on American soil."

Experienced meeting planners have always avoided St. Thomas

for the simple reason that none of the hotels on the island were designed, built and staffed to handle business meetings of any magnitude.

Until now.

Beginning 1974, you can hold your meeting or convention at Frenchman's Reef Holiday Inn with full confidence that any sized group up to 600 will be luxuriously accommodated, wine and dine, assembled in a fully equipped, 6,000 square foot convention hall . . . totally entertained, and rejuvenated.

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NAME _____ TITLE _____
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ADDRESS _____
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FRENCHMAN'S
REEF *Holiday Inn*
BEACH RESORT
ST. THOMAS U.S. VIRGIN ISLANDS



MGM Grand Hotel

Magnificent Futuristic Titan in Las Vegas Costing \$106 Million is Due to Open Late in Autumn

This innovative entertainment complex, inspired by Metro-Goldwyn-Mayer magic, sets out to be the largest luxury resort hotel ever built. It is said to climax all previous undertakings in MGM's history, according to James T. Aubrey, Jr., MGM's president and chief executive officer, who explains:

"We intend to bring to the resort hotel business the heritage of showmanship of MGM."

Conceived by a corporate management team, the hotel reflects creative vision backed by executive expertise and business acumen. Alvin Benedict is president of the MGM Grand Hotel, Inc., a wholly-owned subsidiary of the motion picture company. He was president of the Nevada Resort Association, director of hotel operations for the Howard Hughes Organization, as well as managing director and a shareholder of the Stardust Hotel. Bernard Rothkopt, executive vice president of the new

hotel was an original owner of the Desert Inn and Stardust Hotels and managing director of the Sands Hotel, all of Las Vegas.

This entertainment titan is situated on 43 prime acres on the Las Vegas "Strip" & Flamingo Road. The design centers around a 25-story tower with curtain walls of glass soaring 263 feet skyward. Its 2084 rentable guest rooms will run the gamut from economical single rooms to luxurious suites which are named after stars of MGM films, such as the Rhett Butler Suite (*Gone With the Wind*) and the Lara Suite (*Doctor Zhivago*).

Public and private rooms, designed by Donald W. Schmitt, have also been inspired by memorable MGM motion pictures. The "stars" of **this** show will be a 1200-capacity Celebrity Room designed to display the talents of internationally famous show busi-

[Continued on page 90]

Where it is
makes what it is
even better.

The Breakers. Palm Beach.



And everything The Breakers is can make your business meetings even better.

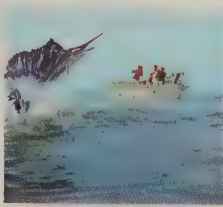
The Breakers in Palm Beach is one of the finest resort hotels in America, offering the ultimate in elegant surroundings and impeccable service. It is Old World grandeur combined with contemporary comfort and luxury.

The six hundred spacious guest rooms and suites are beautifully appointed. All have color television, individually controlled air conditioning, magnificent views.

This is an oceanfront resort with every recreational facility you could want for between-sessions relaxation. A mile of private beach...two 18-hole golf courses...a Beach Club with indoor and outdoor swimming pools, cabanas...putting green...shuffleboard...a Tennis Club (8 courts).

Deep-sea fishing, sight-seeing, Lion Country Safaris and other group activities are arranged by the hotel...and Walt Disney World is only 2-1/2 hours away. Famous Worth Avenue shops and Royal Poinciana Plaza are just a short stroll away.

At The Breakers you'll enjoy delicious meals prepared



with artistry and skill...dinner dancing in the Florentine Dining Room...cocktails and nightly entertainment in the Alcazar...and gracious, personal service at all times.

But, to get down to business, The Breakers is a multi-million dollar conference center with every modern facility to make your meetings more effective. Whether it's a seminar of ten or a convention a thousand-strong, a trained staff is attentive to every detail.

The Breakers offers you the prestige of a world-renowned resort hotel in the exclusive setting of Palm Beach...a place you'll be proud to announce as the site of your next business meeting.

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For more complete details regarding business meetings at The Breakers, mail coupon. For immediate service, call collect (305) 655-6611.

The Breakers
Palm Beach, Florida

Mr. Charles Norvell, Director of Sales
The Breakers, Palm Beach, Florida 33480

Please send complete data about meetings at The Breakers to:

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Company _____

Address _____

City _____ State _____ Zip _____



Aerial view of The Broadmoor's 5,000-acre playground. The International Center, distinguished by its hyperbolic clearview top [at left] can seat 2,400 persons. It is dividible into smaller areas by floor-to-ceiling soundproof partitions. Separate kitchen facilities within the Center provide prompt and efficient service for 1,600 persons. A great assortment of sports facilities make this a superb year-round resort in Colorado Springs, Colorado.

The Famous Broadmoor

The World of Broadmoor at Colorado Springs is all-encompassing. Its 5,000-acre playground in the front range of the awe-inspiring Rocky Mountains offers superb convention attractions all year. This elegant castle-like hotel has 500 rooms and superb cuisine. It is noted for expertise in handling conventions and meetings.

Its International Center, designed on the hyperbolic paraboloid principle, encloses 16,000 square feet of floor space without interior pillars to obstruct the view. This main room can seat 2,400 persons. It is dividible into smaller areas by floor-to-ceiling soundproof partitions. Separate kitchen facilities within the Center provide prompt and efficient service for up to 1,600 persons.

The fully-equipped stage is equal to the demands of the most sophisticated presentation, such as an opera production. The front orchestra lift operates hydraulically like the one at New York's Radio City Music Hall. Modern audio-visual equipment is at hand.

Spectators get a break at the Broadmoor, too. Ice skating events

attract such Olympic champions as Hayes Alan Jenkins and his brother, David, and Peggy Fleming, the three-time World Champion. An Annual Ice Review in August is a premiere event. Winter hockey games, speed skating and curling fill a busy schedule. Famous hockey teams (USSR, German and Swedish) have played in the Broadmoor's World Arena. The World Figure Skating Championships were hosted by this hotel in 1969.

Two hundred acres of ice at the Broadmoor's Rosemont Reservoir (a summertime fisherman's paradise) provides fine training for speed skating teams, as well as opportunities for amateur skaters. "Ski Broadmoor" (open from Thanksgiving to April) is just five minutes away from the hotel on the lower slopes of Cheyenne Mountain. The Riblet double chairlift serves 600 skiers an hour. A snow-making machine augments normal snowfall. A rental and repairshop, a ski school staffed by 50 instructors and floodlit slopes for night skiing are featured. The Winter House Restaurant and Lounge operate in season, specializing in Bavarian and German dishes.

Sightseeing attractions within

easy reach: Pike's Peak and the fabled red rock formations of the Garden of the Gods. The annual Pike's Peak or Bust Rodeo (one of the West's biggest) is held in the Spencer Penrose Stadium every August.

Vail Resort in Colorado

Opened in 1962, the picturesque alpine village of Vail, at an elevation of 8,250 feet, nestled against the slopes of the 14,000-foot Gore Range of the towering Rockies.

In March 1973 the 95-mile Denver-to-Vail route became accessible throughout the year via the new 1.8 mile Eisenhower Tunnel. Built at a cost of \$115 million, this tunnel burrows under the 12,000-foot Loveland Pass at an elevation of 11,000 feet. The 1,000-foot drop between the two towns is enough to avoid the treacherous snowslides which often engulf everything on the upper route. The Eisenhower Tunnel (so named in honor of Denver's illustrious native daughter, Mamie Eisenhower) is on International Highway 70, the only East-West highway in this region. Special air-conditioning problems delayed completion of the tunnel because of the rarified air at the 11,000-foot elevation.

The Vail Resort Association, which represents all of the local businesses, has made it a point to steer Vail's development in desirable directions. The village offers a wide range of facilities which include: 38 restaurants and night clubs, an ice rink, 10 heated swimming pools, saunas, a movie theatre, a bank, service station and even a nursery. A ski patrol force of 30 and a system of trailside telephones are important safety features.

For skiers, there's a total of ten square miles of skiable terrain with trails from one to six miles long. Slopes in the upper reaches boast continuous cover of highly prized powder. Snowmaking equipment is installed on the lower ski school slopes. Two Swiss Gondola Systems are respectively 9460 and 9274 feet long. Two Riblet double chairlifts are 4032 and 5800 feet long. Total lift capacity is 14,350 skiers per hour. The vertical drop is 3050 feet.

Hotels at Vail include: The Lodge at Vail with 400 rooms and condominiums; Slifer & Company

th 249 rooms; Manor Vail, 217 rooms; Mountain Haus, 139; Holiday Inn, 120; Westwind, 100; Pandora Lodge, 85; Poor Richard, 83; Lionsquare, 63, and Lionshead Center, 48; Willows, 55; and several smaller establishments.

Transportation facilities are varied: major domestic airlines to Denver, Rocky Mountain Airways at Vail, United Airlines and Frontier at Grand Junction. Hertz, Avis Budget and National rental cars are available at both Denver and Grand Junction with drop-off stations at Vail. Continental Trailways bus service and Rocky Mountain Motor company charter service offer supplemental transportation.

Further information may be obtained from Vail Resort Association, Box 1368, Vail, Colorado, 81654.

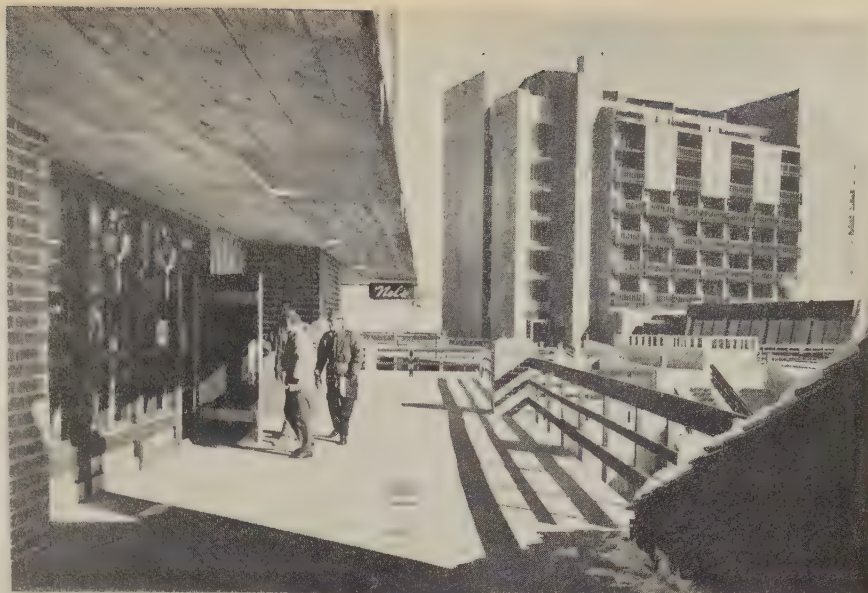
The Lodge at Vail

Operated by the Broadmoor Management Company, The Lodge is now completing the second phase of a \$4 million expansion program. Its 250 hotel/condominium rooms were completed in 1972 and 150 more are scheduled for 1973. Plush accommodations, skilful service and expert handling of convention and meeting groups are stressed. Fine food is served in The Salt Lick Lounge and Restaurant, the Main Restaurant, the Golden Ski, the International Room, and the Salt Lick Patio, and there's fast service in the Skier's Cafeteria.

Meeting rooms for up to 200 persons were completed during the first phase of construction. Sliding glass doors open onto the swimpool area where a sunlit terrace permits outdoor meetings. A game room is equipped for indoor recreation. During the summer conferees may enjoy fishing, jeeping, tennis, scenic tours, and hiking in addition to golfing on 18-hole PGA-rated courses. During the winter, there are the advantages of Vail's fine skiing facilities. Underground parking, a health club and saunas are available at The Lodge. Information about accommodations and meeting facilities may be obtained from General Manager Donald L. Elisha, The Lodge at Vail, Vail, Colorado, 81654.

Steamboat Village, Colorado

Precious "Champagne Pow-



Steamboat Village Inn in Steamboat Springs, Colorado

der" snow (light, dry, fluffy) covering 50 trails in the Thunderhead Mountain region of the Rockies makes skiing a joy ride. Lift capacity for 10,600 skiers an hour keeps everybody on the move. Night skiing on Howelsen Hill and ice skating on the Plaza, can be counterbalanced with a dip in a natural hot spring swimming pool or the big Olympic size pool.

All that and a convention center, too, is what you'll find at Steamboat Village Inn in Steamboat Springs, Colorado, a ski resort that's a 3-1/2 mile drive from Denver or Grand Junction. Skierized rental cars are available at all airports.

Steamboat Village Inn and the adjoining Plaza are new and exciting places to stay. Besides 80 rooms, there are condominiums on the top floors of the Inn and in the Plaza. Complete resort hotel services are provided along with complete convention facilities. The Sundance Room accommodates more than 400 diners. Smaller meeting rooms are available. For Apres Ski entertainment and food, there's "The Robber's Roost" or "The Hole in the Wall."

Steamboat Village is in the middle of the beautiful Routt National Forest where summer recreation includes fishing for mountain trout; hunting; camping; sailing; swimming; horseback riding; tennis; golf; hiking; riding the river in rubber rafts or tubing down the Yampa, Elk, or Colorado Rivers; exploring picturesque Fish Creek

Falls; adventuring along 900 miles of streams or 119 lakes in the area.

A new addition, a Robert Trent Jones Championship 18-hole golf course, will open in 1974. Now usable is Steamboat's tricky 9-hole course.

An entire new mountain, Sunshine Peak, adds several new runs to the Steamboat trail network. Two thousand feet of vertical drop means there'll be acres and acres of new skiing and miles of mountain scenery viewing.

For more information, contact James A. Davidson at LTV Recreation Development Inc., P.O. Box 1178, Steamboat Springs, Colorado, 80477.

Snowbird Ski Resort

America's newest major ski resort is in gorgeous Alta Canyon of the Wasatch National Forest just 26 miles from Salt Lake City, Utah and 31 miles from the Salt Lake International Airport.

Snowbird, named for an extinct silvermine, is being built to a Master Plan by two skiing enthusiasts: Ted Johnson and Richard Bass. Ted was managing a lodge at Alta when he visualized what a magnificent ski resort could be built at Snowbird. Bass, a Texas oilman, enjoyed skiing and has financial interests in Vail and Aspen, Colorado. Together they traveled to established ski resorts throughout the world on research trips. They determined to avoid the mistakes of others, but to put the

[Continued on page 84]



Colorado's Vail Village Associates designed their ski resort to look just like an authentic Swiss Alpine Village, and they are keeping it that way!

SNOW COUNTRY SITES [Continued from page 83]

best ideas into building a distinctly American ski facility.

The first hotel unit at Snowbird Village (elevation 8,100 feet) is a 162-room lodge called "The Cliff"—a 12-story concrete and wood structure which fits ideally into its wooded mountain setting. Public areas on the first three floors include a recreation/meeting room, a multi-use lounge/dining room, a hot soaking pool, saunas, and a heated outdoor swimming pool.

Each guest room has a private balcony, dressing room and full bath. All rooms take full advantage of magnificent views toward the cliffs of Superior and Hellgate Mountains. Suites and hospitality rooms are included.

Another building, The Lodge, has 160 condominium/hotel rooms (350 beds) which can be melded into apartments ranging from one to three bedrooms. Several meeting rooms are available for groups to 288 persons.

Meanwhile, sophisticated transportation equipment has been installed. The huge Snowbird Aerial Tramway (jigback type, one car ascends while the other descends) carries 120 passengers to the top of the 11,000-foot Hidden Peak in just six minutes, traveling 8,400 feet in a vertical rise of 3,000 feet. Everyone rides in comfort, warmly protected from the wind. New for the 1972-

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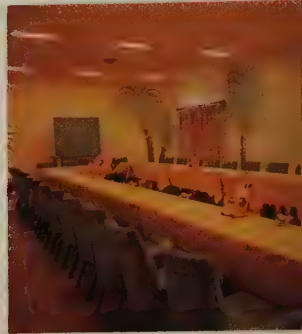
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Sun Valle

Ever sinc been synony expertise. Gro dining or 1,60 accommodate Valley Lo planning offi coordinating volved in successful. rooms, in add range in cap. The well-orga illustrates an Valley's activ is easy to un meeting grou

The entir under one ownership. L from the beautiful rooms of the Sun Valley Lodge and Inn to plush condominiums ranging from small studios to four-bedroom apartments. For convenience, everything is located within easy walking distance. A full range of audiovisual equipment is available: microphones, podiums, lecterns, pro-



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Telephone: (602) 935-3811

Bob Gray, Director of Sales • Reade Whitwell, V.P.



capacity) and 43 different runs varying from the gentle slopes of Dollar Mountain for beginners to the challenge of Suicide or Badger for thrill-seekers. Detailed information may be obtained from Hamilton, Director of Sales, Sun Valley Resort, Inc., Sun Valley, Idaho 83353. ■

Meet in the round.

180-degree view
from every room.



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Space Needle.
Salmon fishing.
Golf.



Mt. Rainier.
Lake Washington.
University
of Washington.

Harry, we can't go on
meeting like this.

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Including Trader Vic's.
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Colorado's Vail Village Associates designed their ski resort to look just like an authentic Swiss Alpine Village, and they are keeping it that way!

SNOW COUNTRY SITES

[Continued from page 83]

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1973 season is a double chairlift for the beginners' hill.

Operating season: Snowfall at Alta Canyon, according to 10-year records of the U.S. Forest Service, averages 450.5 inches per year compared to 129.9 at Aspen, Colorado. The heavy snowfall assures good skiing conditions from early November to April, with frequent replenishment of fresh "powder" covering.

When Spring comes, it reveals new beauties as the wooded canyons come to life. The tramway and chairlifts then carry passengers to see out-of-this-world views.

Groups and Conventions at Snowbird

Summer meeting facilities include function room (for 10 to 300 persons) with complete sound and visual aid equipment. Dining accommodations include full catering facilities for groups up to 600 people. Overnight accommodations can house 500 or more. Expert convention assistance is available. A set of mouth-watering menu suggestions is obtainable on request. For further information, contact Ted Johnson, General Manager, The Lodge, Snowbird, Utah, 84070.

Sun Valley Convention Center

Ever since 1936 Sun Valley has been synonymous with convention expertise. Groups of 20 to 1,200 for dining or 1,600 for meetings can be accommodated comfortably. Sun Valley Lodge's convention-planning office staff is available for coordinating all of the functions involved in making conferences successful. Fourteen meeting rooms, in addition to the ball room, range in capacity from 25 to 400. The well-organized Convention Kit illustrates and describes all of Sun Valley's activities so clearly that it is easy to understand just what a meeting group may expect.

The entire Sun Valley Resort is under one management and ownership. Lodging facilities vary from the beautiful rooms of the Sun Valley Lodge and Inn to plush condominiums ranging from small studios to four-bedroom apartments. For convenience, everything is located within easy walking distance. A full range of audiovisual equipment is available: microphones, podiums, lecterns, pro-

jectors, screens and exhibit facilities.

Complete recreation and sports facilities include more than 70 activities ranging from golf to tennis, swimming, horseback riding to kayaking, and pottery-making. The crisp clear pollution-free air is stimulating and induces outdoor activities, such as trout fishing in the beautiful waters of the Big Lost River, Silver Creek, Salmon River, Copper Basin or one of the sparkling upland lakes high in the Sawtooth Mountains.

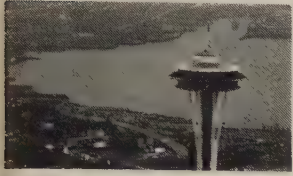
A new program of Nordic Skiing for Cross-Country enthusiasts offers opportunities for lessons, tours and races. There are over 20 ski instructors. "Hot Dog" and tri-skiing are taught. Competitive skiers can relish the challenge of hill-and-dale courses. A fleet of helicopters can fly guests over the rugged terrain of the Sawtooth and Smoke Mountains to enjoy backcountry scenery rarely reached by other means.

Sun Valley's special claim to fame dates back to its beginning. It was the first resort in America built primarily for winter sports. In 1936 Averill Harriman, Chairman of the Board of the Union Pacific Railroad, had just completed the first streamlined passenger train. Looking for a way to attract passenger traffic west, he hit upon the idea of building a ski resort. Count Felix Schaffgatsch, an Austrian Alpine expert, was engaged to locate the prime spot for such a resort. He picked a windless basin outside of Ketchikan, Idaho—Sun Valley—and wrote Harriman: "It contains more delightful features than any other place I have seen in the United States, Switzerland or Austria for a winter sport center."

No longer owned by the Union Pacific, Sun Valley is today a distinctive year-round sports and convention resort under one ownership. For skiers, there are 10 chairlifts (16,000 skiers per hour capacity) and 43 different runs varying from the gentle slopes of Dollar Mountain for beginners to the challenge of Suicide or Baldy for thrill-seekers. Detailed information may be obtained from Bob Hamilton, Director of Sales, Sun Valley Resort, Inc., Sun Valley, Idaho 83353. ■

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180-degree view
from every room.



Puget Sound.
Space Needle.
Salmon fishing.
Golf.



Mt. Rainier.
Lake Washington.
University
of Washington.

Harry, we can't go on
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Downtown Seattle.

Fifth at Westlake.



Washington Plaza Hotel Seattle

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Sightseeing of unmatched variety is available close by. The George Washington Parkway parallels the Potomac River. The Washington Beltway takes drivers into the city or around it into the Maryland countryside. Other roads lead into the rolling hill country of Virginia which abounds in places of historic interest. Theatrical and cultural entertainment are provided by the nearby Filene Center for the Performing Arts.

The busy executive who must stay on the move can attend his meetings, enjoy a brief period of recreation and relaxation, and jet off again to his next appointment. Those who have time can "stay and play" or use this hotel as a base from which they can get to the nation's capital to meet with Federal officials or to see the famous monuments and national treasures.

The Inn and International Conference Center became a reality through the foresight and astute business planning of two companies: Gulf Reston and Arltec Corporation of Chevy Chase, Maryland. These two companies recognized the changing trends for conducting conferences and business meetings, such as:

1. The ever-increasing importance of Washington, D.C. as a meeting site for business.
2. The growing awareness of business to the time-saving convenience of holding meetings at facilities located at or near major airports.
3. The greatly increasing ratio of important small meetings and conferences compared with large conventions. It is estimated that for every big convention, there are at least 20 small meetings and conferences held in the United States.
4. The need for business meeting sites which are

free from distracting influences and the tensions of the large cities. These sites must be well-equipped, convenient to rapid transportation, located in settings which stimulate problem-solving and constructive thought, and should provide relaxed, comfortable surroundings for in-between and post-meeting unwinding by the participants.

5. Increasing interest on the part of business and the public in "get away" or "relax and play" hotel facilities.

It became the purpose of Arltec Corporation and Gulf Reston to design a conference center which encompasses all of the foregoing factors to meet the needs of the business community. In order to avail themselves of managerial and technical expertise in the hotel and conference field, a franchise arrangement with ITT Sheraton Corporation was obtained.

The challenge confronting this sophisticated management trio was to create a specialized hotel and conference center which would meet the unique requirements of the business world yet would become part of the total environment and grace which is Reston. Working with the architectural firm of LBC&W of Virginia, Washington and Maryland, Arltec and Gulf Reston designed an International Conference Center and used contemporary materials to construct a variety of buildings that function as a single working unit.

The natural topography of this unique site (one of the highest points of land in Northern Virginia) influenced the choice of architectural style. Interior design, decoration and furnishing reflect the same functional theme as the exterior of the buildings. The Revere Group, a subsidiary of Quality Inns International, was commissioned to design interiors that complement the architecture

without competing with it. Colors are artistic and elegant yet point to the simplicity of furnishings. Imaginative color contrasts between walls, floors and furnishings create a smartly modern look. The total result is most pleasing.

Dulles International Airport and the City of Reston, Virginia, represent new concepts in design in living, and in business. The new corporate partner, The Sheraton Inn and International Conference Center, embodies the same principle. This establishment and the United States Geological Survey Headquarters are two of the most costly and significant construction projects thus far undertaken in Reston. ■

SEATTLE CENTER

[Continued from page 50]

mosphere so that delegates may enjoy the view of coastal homes with green lawns and gardens glowing with bloom year-around. Seattle's mild marine climate.

Entertainment to choose from includes golf, fishing, boating, skiing, pro basketball (Seattle SuperSonics), hockey, horse racing, auto and boat racing, college football and basketball, and other spectator sports. There are 300 more clubs with entertainers and specialty restaurants which feature foods of many nations. Most famous of all is the revolving restaurant high atop the famous 600-foot Space Needle with its unlimited 360° view, within the space of one dinnertime. Camera fans are apt to neglect the excellent dinner for the sake of capturing the artistic panoramic view.

Sophisticated entertainment features productions by the Seattle Symphony and the Seattle Opera Company. The Seattle Repertory Theater rotates its offerings nightly.

The Pacific Science Center nearby is famous for its beautiful buildings and landscaped grounds as well as for its exhibits.

The famous Canadian cities of Vancouver and Victoria lie within 100 miles, and may be reached by ship, train, plane or auto.

For more information, contact Cherie Tucker, Convention Services Manager, Seattle/King County Convention & Visitors Bureau, 1817 Seventh Avenue, Seattle, Washington, 98101. ■



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Los Angeles
San Francisco
(Embarcadero Center)

In '74

Chicago (downtown)
Nashville
Orlando (Disney World)
Richmond
Winston-Salem

In '75

Dearborn
Memphis
Phoenix
St. Paul

Around the world:

Open now

Acapulco
Bangkok
Cholburi
Hong Kong
Manila
San Juan
Singapore
Sydney
Toronto

In '73

Baja, California
Bali, Indonesia
Mashhad, Iran
Nassau, Bahamas
Taormino, Sicily
Vancouver, B.C.

In '74

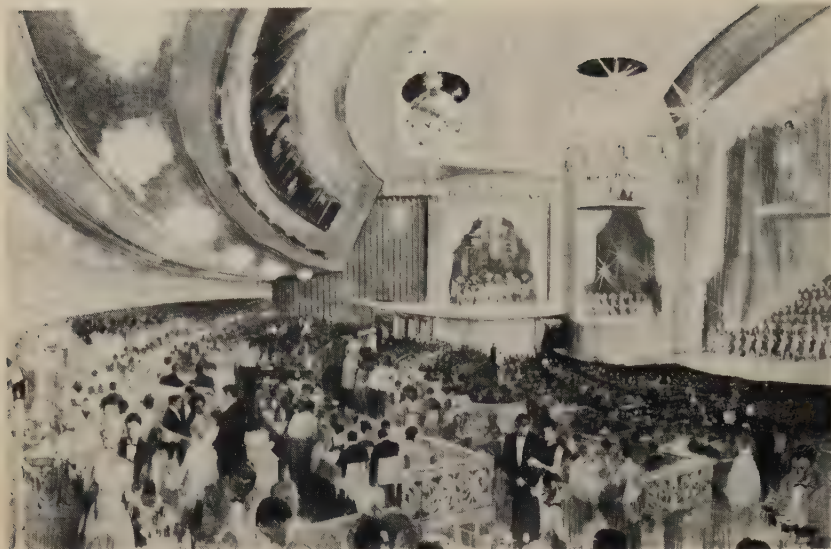
Antwerp
Brussels
Jerusalem
Ocho Rios, Jamaica
Shasavar, Iran

In '75

Panama
Villar, Switzerland



HYATT HOTELS



The glamorous Production Showroom at the MGM Grand Hotel in Las Vegas is equipped with every conceivable audiovisual equipment. This sumptuous background makes every function memorable.

ness "headliners," the Ziegfeld Room (seating 800) which will run a production show; the Lion's Den (seating 300) for name acts and groups; MGM Theatre (tiered seats for 300) which affords sofa seating and beverage service during films.

The Grand Ballroom (50,000 square feet) can seat 7,000 for meetings or 5,000 for banquets. It may be subdivided into eight function rooms. In addition, there are 35 meeting rooms of various sizes. Offices are available for the use of convention hosts.

Jai Alai (Hi Ali) Fronton has tiered seating for 2200 spectators. This is a very fast game on which Pari-Mutuel betting will be offered with American Totalisators Inc.

system computation. MGM Grand Hotel is the only hotel in the world with its own jai alai fronton.

Eight restaurants and five cocktail lounges will provide diversified food and beverage service.

In addition to the glittering Main Casino, there will be a Beginners' Casino complete with instructors, and a Golden Key Casino located atop the skyscraper. As moving stairways (escalators) transport guests from the casino level to the arcade level with its exotic swimming pool, guests view an irreplaceable display of movie memorabilia from MGM's glamorous past.

The spectacular swimming

pool of unusual shape has a waterfall bar directly in the pool. Guests swim under the waterfall for their drinks. Sheltered cabanas, a snack bar and a cocktail bar are set amid lush tropical landscaping. There will also be the world's largest therapy pool (84,000 gallons) with seats and therapy jets for 50 people at a time.

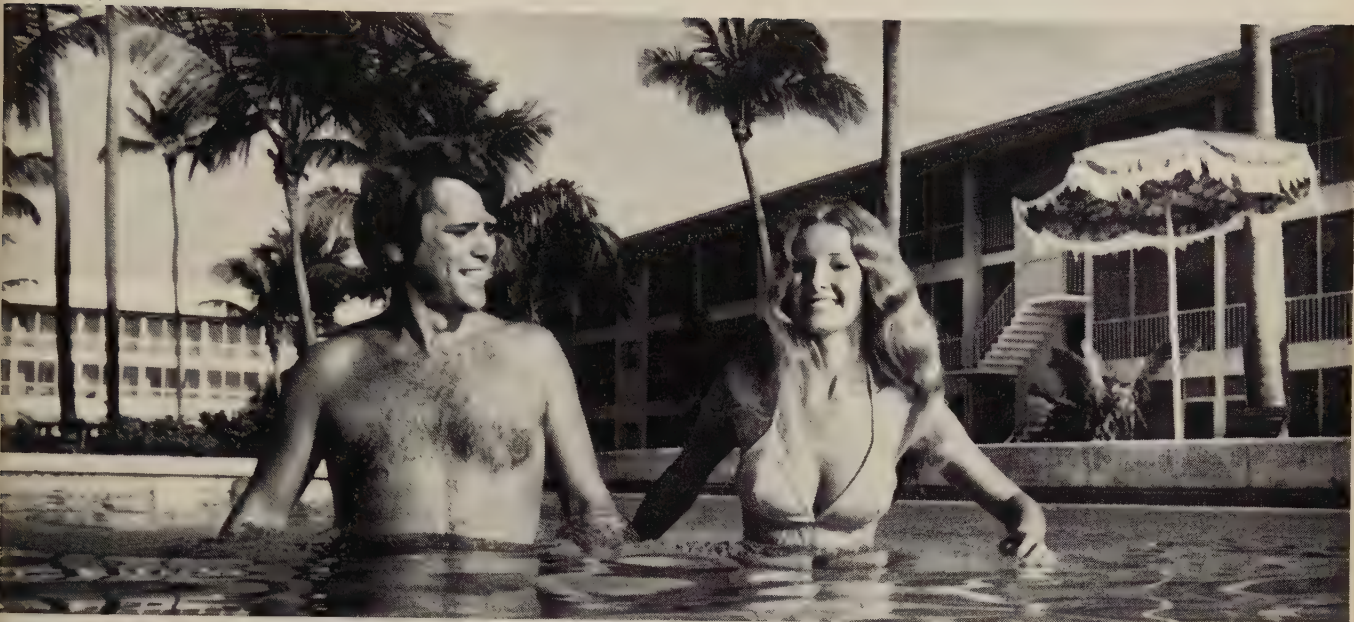
An unusual feature of individual guest rooms is an alcove designed to hold a sofa, chairs, cocktail table and television set, creating the feeling of a suite.

Everything about the MGM Grand Hotel will be **GRAND**, indeed! One might say that the MGM stands for **mammoth gorgeous magnificence!** ■



Two-story suites, richly decorated, are named for stars of famous MGM film successes. This is the Rhett Butler Suite, named for the feature role which Clark Gable played in "Gone With the Wind."

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world are eager to learn American techniques.

One good barometer of the surge of awareness of the need to organize programs and seminars for marketing and selling of hotel facilities is the rapid growth of membership in the Hotel Sales Management Association. During the past eight years membership from outside the United States has grown from virtually zero to 1200 in 80 countries from Ireland to Japan.

International interest in hotel marketing techniques has led the Hotel Sales Management Association to co-sponsor a series of overseas seminars in cooperation with Cornell University's School of Hotel Administration.

Another factor that has created a need for professional marketing programs abroad has been the vast amount of new hotel construction in sites which formerly represented sellers' markets. Very often these new properties are operated by American-based hotel companies which utilize American marketing techniques.

The Cornell Marketing Seminars were originally developed for that university's School of Hotel Administration in cooperation with the Hotel Sales Management Association, as need for more scientific selling methods became obvious. The European seminars have been extremely well received by hotel managements and are well attended by hotel leaders. Forty educational seminars per year, with programs of one to five days, are conducted by HSMA's staff officers. The program requires active participation by all attendees in three areas: individual exercises, group problemsolving, and round-table discussions. Seminars include study of the basic principles of selling and marketing as applied to hotel facilities, such as:

Management of Executive Time

Methods and Techniques of Selling

Techniques of Motivating Employees to be Customer-oriented

Market Identification and Selection

Anticipating the Needs of Tomorrow's Customers Today

Role-playing: simulated presentations before decision-making groups of various types of customer organizations

Competitive presentations between two hypothetical hotels

Highlights of the changing needs of today's guests as opposed to yesterday's and the reasons for these changes

Audio-visual presentations of interviews with world-renowned individual customers representing the various segments of the market

Customer benefits (The "YOU" point of view) are stressed, with emphasis showing that people buy "benefits" and that what may be of great benefit to one buyer may be of NO value to another client, i.e., selecting the benefits to suit each client's needs.

A unique factor of these seminars is the fact that all HSMA staff officers have had many years of successful personal experience in different, but related, business areas. Seminars are primarily planned for people who are actively engaged in top level management, sales administration and marketing in the hotel/motel industry . . . in large and small properties, in large urban convention-oriented hotels as well as in resorts.

HSMA officials are also experienced as customers. In addition to buying accommodations in hotels and motor inns while conducting forty or more annual seminars, they arrange for and conduct an annual international convention which draws attendance of about 1,000 persons.

The tangible benefits of these international seminar programs include the ability of instructors to combine theory with experience . . . to understand, through personal involvement, the problems and

solutions which relate to both the buyer and seller.

Throughout these sessions or international marketing stress is placed upon the fact that benefits should accrue to both the hotelier and the buyer of hotel accommodations and facilities.

One final benefit: insurance convention buyers who seek overseas sites should find it easier to communicate and deal with hoteliers who have completed the sort of in-depth training described by Mr. Berkman.

Certificates of achievement are presented from Cornell to the attendees who successfully complete the program. Great emphasis is placed during the four days of each seminar on the **practical application** of the marketing and selling techniques discussed.

Awareness of marketing skills and techniques and their application may well make the difference between survival and failure for many properties.

FRANK W. BERKMAN
Executive Director
Hotel Sales Management Association

Frank Berkman has been honored by several sectors of the hospitality industry: New York Hotel Man of the Year, Partridge Club Award, Hotel Salesman of the Year, and has now been elected to HSMA's Hall of Fame.

He gained expertise in hotel operation in this country and abroad by fulfilling various assignments:

Operating elevators while attending Fordham University in New York

Rising from night manager to general manager at New York's Henry Hudson Hotel

Promoting European travel to the United States while president of North American Hotels' from that firm's London office

Opening and managing Loew's City Squire Hotel in New York

Serving as HSMA's International President from 1953 to 1965

Taking the helm as HSMA's affairs as its executive vice president and director

Conducting accredited courses in Marketing at Cornell's School of Hotel Administration by a cooperative arrangement with HSMA since 1965

Supervising 40 or more overseas seminars in Hotel Marketing each year

Resort to the professionals for your next meeting.

Whether you're meeting with 10 or 1200, problems disappear when our professionals appear.

They've got what it takes:

The showplace.

The exhibit space.

The multi-media facilities.

All sorts of sports.

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Nightly entertainment.

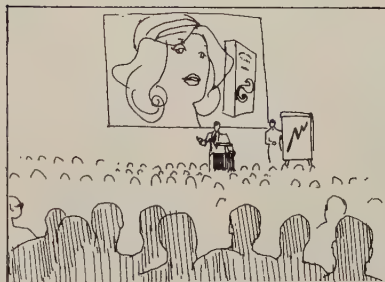
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WHO'S IN CHARGE OF CHANGE

[Continued from page 67]

For all three groups there was now available a swarm of meetings large and small all year long. Meaningful, necessary, and helpful, they were sessions not to be missed. And they included the annual company conference in an exotic location with fellow qualifiers and company dignitaries.

Quite naturally this cornucopia of meetings lead to a surfeit which flashed warnings in various ways:

1. Those who attempted to attend all meetings found their production and income declining.
2. Complaints to companies stressed the lack of spark and significance in the large conventions as compared with the relevancy of clinics.
3. Attendees at schools and clinics were confused by over-exposure to a multitude of ideas and plans for which they were not prepared.
4. Attendance began to fall.

At our planners' meeting two years ago one of the questions was "what's the future of meetings?" It had finally come to the point where companies might have to decide whether the large meeting was really worthwhile. Agents had seen enough of exotic locations; most programs did not contain all the secrets of the sale promised in the advance publicity; escape was no longer so desirable and lost production time hurt more than ever.

In the air, too, was a travel commotion of epic proportions. People in groups were winging to the ends of the earth and it was no longer a novelty to go to Bermuda or the Rockies. If anything, this growing ennui triggered the latest change which has been around a long time but only now has sprung to full life; namely, the compartmented conference-recognition program.

Compartmented Conference Programs

Simply put, this development separates the pros from the tyros; tips the hat, and hosts the tips for the steady producers neither promising nor colossal; it fetes the heroes of the company; and it sur-

rounds the newcomers with company friends in a chummy atmosphere.

Suiting the Site to the Need

But not all at once, and not all in the same place. Summit sessions for the 100 blue ribbon producers (three days at the Kahala-Hilton to meet with a cabinet member, for example); middle-loaders' gala for 400 at the Doral Country Club; the eager new stem-winders meeting in a homey "we're a great family" atmosphere let's say, at Mackinac. Qualifications are established to ensure a fixed number of husbands and wives at each meeting, well within the toleration limits of size.

All this is justified, it would appear, by the fact that the groups are divided into homogenous units, all with a great deal in common, rather than the old way of mingling all in one mass of non-identity.

Certainly the trend makes sense, for it supplies each of the groups with an experience virtually unattainable otherwise. The young segment would be hard put to gather together a large number of kindred agents with almost identical problems; the middle group doesn't generally vacation at Doral, Greenbrier, Broadmoor; and for the elite, how many of your agents have dinner with Secretaries of State now and then?

Lots of changes occurred, but there was more evolution and forced adaptation than inspired invention. But that seems to be the way in the industry, and back to Aristotle, there's a certain danger in being too soon with the new; remember the variable annuity 15 years ago.

Hotel Conference Centers

And on the point of forced change, much credit should be given the hotels with vision and boldness that have made their properties so magnetic and attractive that they themselves have become a reason for attendance. The establishments we all admire: Greenbrier, Broadmoor, Homestead, Boca Raton, Del Monte Lodge, Doral Country Club, Banff. Now, and mostly quite lately, exciting properties have rung some changes not only with facilities but with meeting techniques, ad-

ministrative methods, and complete reordering of the old, somewhat stereotyped hotel organization.

Think of Hyatt and the architectural revolution it has demonstrated for hotel space; Marriott for comfort and personnel training; Hilton for diversifying and expanding different sizes and types of properties in the U.S.A. and world wide; International for the special atmosphere of quality. Hotels like the Princess group have a characteristic elegance, but all those names are alike in one area—their ability and commitment to supply complete conference service and facilities. That last is a change of changes, for without it the growing cooperative attitude of meeting planners would never have surfaced.

With, and because of it, we have seen a move sparked by our Insurance Conference Planners to standardize hotel inspection, reservation, communication, and billing procedures affecting insurance meetings. The study for this was done in conjunction with friends in the hotel industry. If they were acquaintances before we started our three-year-study, they were friends afterward.

And that's a change!

Improved Communication Needed

More obvious are the mechanical technical changes; computer reservations and billing, automatic audio visual equipment, and although the perfect microphone cum P.A. is still to appear from a future Marconi, sounds get better daily.

Finally, the most subtle of all the changes is our elusive conventioneer. How he and she thinks and acts is the reason for psychographics; some doubt the blueprint will ever be developed. One thing however is certain; planners do their best; companies second guess; hotels prepare a promise of greeting, but before the meeting begins the audience may have changed. The rule is to keep in touch with market trends and field attitudes, or as Aristotle also advised: "It is difficult to be certain the wind has shifted while sitting indoors."■

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Just write, phone or cable our Mayor Juba. Our convention group has just written the book on conventions. So find out for yourself. Honestly, we've thought of everything. If you're not a Canadian, you'll discover we're a whole new world. We'll tell the world. Our way. The Canadian way.

Oh Winnipeg.



Winnipeg Convention Centre.

Mayor Stephen Juba, Chairman

400-365 Hargrave Street, Winnipeg, Manitoba R3B 2K3 Canada/204-956-1720

8489

CONVENTION SITES

[Continued from page 64]

a sign of success. At a conference it's a sign that there will shortly be a new conference arranger.

Staff Quality

This is one of the most difficult areas to judge without first-hand experience. When I can't make a personal visit to a site being considered — which is also the best way to match brochure photos against grim reality — I talk with my counterpart in other companies who have used the facilities I'm interested in. I ask them what they liked — and especially what they didn't like. Any unusual incidents? How were they treated by the staff? I run down a complete mental check list and then later on, when I do make a trip, I compare it with the report received from my fellow conference arranger. Good sources of information are hard to come by and when I find one, I greatly appreciate it. I return the favor, of course, whenever I can.

It used to be that you could count on an efficient, courteous, trained hotel staff to anticipate and meet all demands which a conference placed on them. But you can't take it for granted anymore. The problem is that job training has not been able to keep pace with the extraordinary expansion of the hotel industry in the past few years.

The result is that key personnel — the very people with whom I insist on having direct contact — are often holding down executive positions after only a year or two of hotel experience. It's not so much that they don't mean well, or that they don't appreciate your problems. It's just that they lack the know-how of the old timers who had to work their way up through the hotel hierarchy before assuming positions of responsibility.

The result? Very often, I must pass up a hotel offering superior accommodations, simply because I know that the key personnel is inexperienced. A fancy hotel can be like a fancy car — bright and shiny on the outside, inefficient on the inside.

[Continued on page 9]



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CONVENTION SITES

[Continued from page 96]

The answer is to stay away from hotels where turnover is heavy among managers, department heads and other key personnel. At the very least, I expect a hotel at which I have booked a conference to keep changes in key personnel down to a minimum. The constant change in hotel personnel which is prevalent these days can create a problem because you think you have all arrangements firmed up with the hotel prior to the meeting, only to discover when you arrive at the hotel at the time of the meeting, that a new man has been appointed and is not familiar with the arrangements you had made with his predecessor.

There are special problems when booking into foreign hotels. I have had extensive experience in the Caribbean area and Mexico, and have learned the hard way nothing can be taken for granted. For one thing, the pace of life is often slower. This is fine if you realize it and pass it on to conference delegates beforehand. It will prevent lots of frustration. Of course, if there's a language barrier on top of it, there's apt to be confusion as well as frustration. I always make sure that the key personnel are bilingual.

Food

No one has escaped rising food prices, including hotels. While a family might turn to less expensive cuts to hold the budget line, or schedule meatless dinners several times a week, similar options are not open to a hotel — not if they want to stay in business. Hotels economize by trimming their menus of variety. Some simply adopt standard menus, offering the same breakfast, lunch and dinner items everyday. Conference delegates might be able to live with the same breakfast menu for three or four days, especially those who don't actually wake up until after they've had their breakfast, but identical lunches and dinners can become monotonous exercise in feeding appetites rather than pleasant breaks from a hard day's work.

A special tip when booking into Caribbean hotels. Some of the best places have small dining facilities, resulting in double settings for some meals. Again, this might be acceptable if known in advance, but will only result in confusion if it's forced on you after you arrive.

In Closing!

Hotel management people who pay attention to these are will be seeing a lot more of convention people. My attitude "show me." If you are proud of your facilities, make your presentation accurate and complete. Answer my letters promptly, return my phone calls, and make me feel that you appreciate our business. Above all, let me know quickly about any problems we might run into. If you don't, I'm the one who hears about them, and in turn, you'll be hearing from me! ■

LOUISVILLE'S CENTER

[Continued from page 58]

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CONVENTION ENTERTAINMENT

[Continued from page 61]

songs of the 20's and 30's are today the most popular hits with convention audiences. This must be because they remind the age groups of their school and dating years—happy days indeed for most of us!

Hazards in

Choosing "Name" Talent

There has been a mixed trend on "name" entertainment for conventions. So many have paid big money for big stars and then were disappointed in the results. Gone are the days when the "name is the thing" prevailed. There must be a certain rapport between the entertainment and the audience regardless of the rank of the artists. There is also the critical problem of results. When people spend extravagant budgets on entertainment, they often expect the nearly im-

possible. Everyone has his own estimate of what a name act should be or do. They do not have such preconceived ideas about lesser known performers who have more surprise possibility. A name act can be at his very best, yet not quite satisfy the curiosity element in people. However, most people **do** like to see and meet in person the artist whom they have enjoyed on television and in the movies. If you get the right star all is fine; otherwise the disappointment is greater. One of the major drawbacks to using name talent is that so many of today's **big** names are unknown and totally unsuitable for convention audiences who are usually adult and conservative.

Some believe the answer lies in being "different," which is rarely the case. "Being different" at the expense of quality is a mistake and

can be a disappointment, even disaster. For example, to use much of a small or modest budget just to create a "different" picture create a setting in which to present mediocre talent is wasteful. The audience will judge the show, not the decorations, the quality of the performers, not the gimmicks. If you have a very limited budget and want to change the format, have a fun party, perhaps a theme, and just skip the acts or present them so casually that people don't have to pay close attention. Of course, if you have plenty of money, being different, and maintaining quality is no problem. The use of professional lighting, visual effects and staging can provide just the right setting for the show. It need not be terribly expensive, but it cannot be done well with too little.

Head Tables Are Going Out

One interesting trend in conventions is the diminishing use of head tables and the boring and tedious programs that are often associated with them. Simpler and more effective means are available to recognize and bestow honor upon the deserving officers who traditionally populate the head tables. Awards can be dramatically and interestingly presented, rather than in the traditional "du speech" fashion.

Another noticeable trend is away from speakers and formal programs after dinners. Most managers have discovered that business sessions are the appropriate places for them and that the evening events should be mostly for fun and relaxation.

Emphasis on Good Taste

One consistent trend is that good taste still prevails with convention audiences, in spite of the increased liberalism, pornography and sordid movies. The importance of clean, wholesome fun cannot be over-stressed. The majority of delegates appreciate genuine, interesting talent and ability. They object to even the incidental intrusion of bad taste. Real talent doesn't rely upon the vulgar and cheap to entertain, but too often the entertainment image is represented more by raw nerve than ability. In some media this appears to be the mode, but the better convention audiences will not tolerate it.



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A most important trend (or more appropriately a realization) by convention managers is their knowledge of the adequacy of hotel facilities for business and entertainment functions. For entirely too long, hotels have considered the convention entertainment and business programs as something beyond their interest or responsibility, not really caring if they went well and often not providing adequate staging, lighting and sound. Association managers now know that a bad sound system, poor lighting and staging are part and parcel of the hotel property. Most of them have also learned not to depend upon hotel personnel to provide the entertainment. I have never known a food and beverage man who understood the entertainment tastes and needs of a convention audience.

Theatrical Staging

There is a definite trend toward the use of theatrics for staging of business presentations and entertainment. It is the **only** way to make the programs truly interesting and palatable. Yes, the dull meeting, in all its aspects, is dead. Modern visual and sound techniques are the vehicles through which one turns a meeting into an exciting, stimulating experience.

Let the "Pros" Handle Programs

Probably the most significant development in the convention business today is that convention and association managers are placing more emphasis and importance on obtaining the most responsible producing companies to handle their entertainment and communication needs.

The days of the amateurs and "do it yourselves" are waning. Managers are turning more to the professional producer because the one of little or no resources and manpower is not adequate. The entire industry has become more sophisticated, and those who have not kept pace just cannot do the job required. Furthermore, the difference in production results are so obvious they cannot be hidden.

Many programs are too complicated and planners often do

not recognize how dangerous it is to rely upon inexperienced people on a one-time project which cannot be adequately planned, written and rehearsed to bring it off. The lesson to learn is that the **simple, direct, brief and well executed** program **realistically planned and budgeted** is the **only safe and sane way** to achieve success.

An important trend in association and business management is to keep pace with all the little trends! To be sure, there is constant change, and hopefully improvement, and better ways of doing the same things we have been doing all along. But again, it's not **what** we are saying and doing, it's **how**! Everybody is still looking for the same answers because they all have the same problems. I believe that experienced, dependable professionals provide the best answer. Remember too, that of all virtues, **simplicity** seems to be the most elusive, and yet the most effective. ■

Let Tingley call your signals!

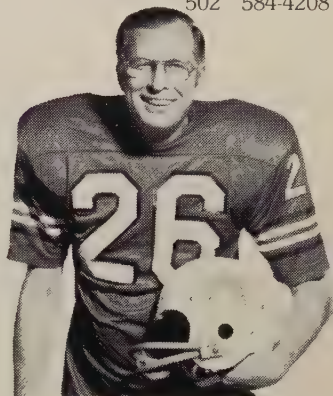
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GB-73

Because of other considerations, including our desire to take advantage of a variety of technological improvements, a decision was made to install the first large-scale IBM computer in our home office in 1970.

Our IBM 360/67 machine is a time-sharing computer which places the functional capabilities of a large-scale computer in the hands of many small users within the company, including those whose machine time needs are unevenly distributed. Each of these users communicates with the computer by means of a relatively inexpensive terminal device that is linked by telephone wire to the central computer, thus placing at the disposal of various terminal users virtually all the resources of a large computer. IBM recently announced a new feature, available with the "370" machines, called "virtual memory." This will enable program segments to be automatically transferred from external disk memory into main frame memory, enabling the programs to behave as though there were no practical limit to the size of this internal memory. We are now acquiring virtual memory machines as Metropolitan Life and these will enable us to increase the number of separate programs to be run simultaneously without an appreciable increase in overhead expenses.

Major breakthroughs like this in memory capacity and significant improvements in data storage have also made it possible for us to seriously consider random access storage, as opposed to tape storage, for our personal insurance records. Because of technological progress, cost appears no longer prohibitive and certainly the time advantages are desirable.

In the decade of the '50s, our programmers, like everybody else's, were "machine oriented." In those early days, they wrote in machine language (a set of codes that directly activated the computer to perform various functions). But changes in technology made it possible for programmers to employ sophisticated English language instructions which could be trans-

lated by systems programmers and even by the computer itself for machine use. This major development in software enabled companies like ours to benefit from the skills of programmers who also were expert insurance technicians.

In the early days of computers, too, satisfactory software was not generally available from the manufacturers and Metropolitan Life, therefore, organized a special software systems group to produce the programs which have been used at Metropolitan. Tailor-made to our requirements, these home-grown programs proved fantastically successful. However, over the years, as computers have become more sophisticated, software costs have accelerated while hardware costs have diminished to the point that, today, a major part of the cost of producing a new electronics system is the software cost. The economics of the situation dictated that Metropolitan Life rely more and more on the software programs of computer manufacturers.

By this time, the COBOL language had come into general use and was supported by the software systems of virtually all manufacturers. This made it possible for us to no longer rely exclusively on our own computer language but to utilize manufacturer-produced software. We have moved in COBOL and anticipate continuing this effort for some years to come.

As part of our program to modernize our premium notice system, we will introduce new procedures in our issue and policy change operations this year, with the final stages scheduled for completion by early next year.

Under the new systems, a greater volume of work will be done by one person at one station. And here we'll have a valuable assist from the computer. The computer will supply instructions to the operator on a TV-type screen, enabling the operator to work by a series of questions, each of which must be answered accurately before the operator can proceed to the next set of questions. But the computer will be handling dozens of such operations simultaneously—and there is the heart of

the development problem. Any difficulty that might arise with either the operator or the machine itself must, hopefully, be anticipated and solutions programmed into the computer in advance.

In addition, the underwriter (in the case of policy issue) or the person responsible for making a policy change will be able to ask the computer for the current status of any pending case. Within a few seconds, the information on what is lacking to complete a case or the knowledge of whether or not a policy has been issued and is on its way to the district office can be determined. For our sales representatives, this will mean on-the-spot answers to inquiries.

What we will be doing essentially, is constructing an electronic file of existing policy facts that will be as readily available as a file on a clerk's desk. To accomplish this, data from the master files will be extracted and stored in one spot, available for the clerk's use. The change work will take place without the accuracy of the master file being affected. Taking the data off file will, at the outset, occur during an overnight operation, but the file will be ready the next day for the necessary modifications to be made.

It may seem like a contradiction, but what our electronic equipment and know-how will be doing is supplying an extra dash of "personal touch" to our business. Our policy-holders will be getting their questions answered more quickly than ever before and our sales representatives will be able to spend less time on administrative details and more time on what they do best—selling.

The techniques being developed for handling issue and policy change will, in the years ahead, be used in other areas. We are currently planning, and ultimately fully expect, to have a premium notice policies available for on-line inquiry. The handling of death claims, policy loans and cash surrender settlements are some of the major functions that will be affected by these developments.

We have also embarked on a program to utilize our computers to provide useful leads for potential future sales to our representatives.

[Continued on page 11]

Our U.S. Managers Consultation Committee.

Sun Life is proud to announce that this year's Committee will again be headed by David S. Burnstein, Manager of the Detroit Wayne Branch. As Manager of our leading U.S. Branch, Mr. Burnstein has won the President's Trophy for the second year in a row.

Our top honor, the President's Trophy, is awarded annually on the basis of new business,

recruiting, persistency and conservation of business and costs.

We extend our heartiest congratulations to Mr. Burnstein and the other committee members, each of whom has done an outstanding job, along with their agents and branch office staffs.

SunLife
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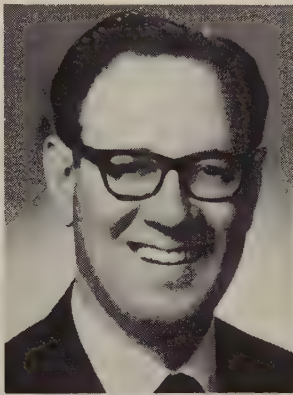
D. S. Burnstein, Chairman
Detroit Wayne



J. T. Diskin,
Detroit Wayne



A. J. Geyer,
Seattle



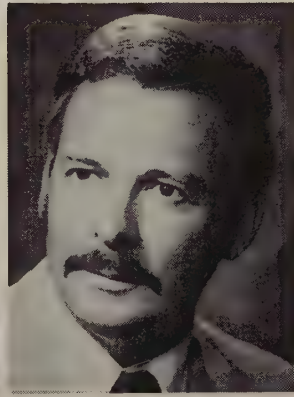
H. Mitkus,
Boston Beacon



J. F. Olsen,
Cleveland Metro



W. W. Waller,
Newark Park



R. W. Walsh,
Cherry Hill

Sun Stars '73

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He suggested that the quality of the life insurance sales force could be upgraded by paying new agents a salary rather than a commission.

Mr. Stryker observed that one persistent criticism leveled at agents regards their inability to explain the "fine print" of a policy.

Admitting that companies often do a poor job in training agents to sell, Mr. Maher encouraged more stringent licensing of new agents and greater emphasis on industry-wide education programs.

Commissioner Van Hooser disagreed with Mr. Maher's approach, arguing that it would prevent young people from entering the business. He recommended instead a system of periodic re-examinations which would force agents to keep pace with changing laws.

1973 MDRT President Henry F. McCamish Jr., CLU, addressing his presidential remarks to "The Relentless Challenge," issued an urgent appeal for professionalism as one response to current life insurance industry challenges.

"People today are vitally concerned with competence," he said. "They are willing to pay for professional services and a quality product. Bargain basement contracts are not designed to meet individual needs (and) what the concerned consumer is looking for today is your competence . . . your professionalism."

Mr. McCamish, observing that the emphasis is moving back toward individualism, noted that "we see it in the trend toward consumerism and the emphasis on environment. We hear a term today that we didn't hear ten years ago—the human priority."

For this reason, he explained, the Million Dollar Round Table is taking a positive step in behalf of the consumer by funding a research study designed to pinpoint consumer service wants and needs. The study, to be conducted by The Center for Insurance Research at Georgia State University, is expected to yield a consensus definition of service from the viewpoints of all concerned—consumers, agents, companies.

Mr. McCamish commented that this research will make possible the isolation of future opportunities for improving the overall approach to personal, family and business insurance planning. He cautioned, however, that "the study will not be a panacea for policyowner service problems, but it does offer a reasoned approach to answering some questions too long ignored."

Praise for the MDRT-funded study was heard from Massachusetts Mutual President James R. Martin, CLU, who said, "If (this project) does not excite you, then you don't understand it. (It) can lead to a breakthrough on a vital industry problem that has thus far defied solution."

Mr. Martin delivered a strong endorsement of the agency system, answering the challenges of critics who have called the system too costly and an anachronism in view of various new mass marketing techniques.

Mr. Martin declared the agency system a success because the personalization it provides offers the consumer full value for payments made. He outlined predicted attitudinal changes developing among the public—changes that could make the agency system increasingly congruous with American values.

Paraphrasing Harold Williams, dean, UCLA Graduate School of Business, Martin cited the following significant and dominant attitudinal changes on the American horizon: focus on quality rather than quantity; emphasis on the individual rather than groups or institutions; rejection of the institutional mass decision-making; and demand for diversity of choice.

"Each of these changes is not only compatible with the agency system of marketing life and health insurance," he concluded, "it requires it. None of the other distribution systems I can think of . . . have by their very nature the capacity to cope with these attitudinal changes which are already on the scene."

Going a step beyond the life insurance industry, the meeting also investigated aspects of the

individual agent's task of adjusting to change. A full spectrum of insurance topics was covered, including business insurance, estate planning, employee benefit planning, the sales process, and motivational talks.

Responding to new developments in the industry and in society, the meeting also dealt with topics such as the effect of divorce on a life insurance program, and the role of the wife in the estate planning process. A series of three sessions investigated a very personal subject: the effect of stress on the human body, and the problem of coping with stress in business and personal life.

The 1973 MDRT meeting served as a response to the very real challenges confronting the life insurance industry. In another sense, it served as a challenge—to nearly 13,000 MDRT members and applicants—to keep pace with change, to maintain their position of leadership in a changing industry, and most significantly, to meet the challenge of total commitment to their careers. ■

AUDIO-VISUAL TOOLS

[Continued from page 14]

printed texts, have been used by our Marketing education team to move information on new and traditional products, administrative information and, to a limited degree, news items out to the field organizations.

'Most recently, the company's photographic unit has been experimenting with Super 8mm film—both as a separate production medium and as a location shooting device for interface with videotape.

To date, two films—one on personnel policies and one on our new home office building—have been completed. To retain image quality, these films are normally displayed in rear projection units. The same units, by the way, are also used to pump Super 8 through the videotape system. At 24 frames per second, this method provides more than adequate results, and eliminates any immediate need for a new film chain.

[Continued on page 11]

We add assurance to life in an unsure world

Continental.
We add assurance to life in an unsure world



by insuring insurance plans that help make retirement secure and pleasant.

Continental has and can design an almost limitless variety of retirement income insurance programs for groups and individuals plans which are mutually flexible yet meet the long-term needs of retired people. That's why your independent agent who serves you first relies on Continental to help him bring you security and assurance to your life.

There's a better life in an unsure world through more kinds of life insurance income retirement and group insurance from inventive Continental the No. 1 Choice of Insurance Pros.

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Continental.
We add assurance to life in an unsure world



through inventiveness in life insurance to protect people who make businesses go.

In an unsure business world, Continental life insurance helps reduce the impact of loss of valuable people. Through key man insurance, retirement plans for owners and employees, stock-buy-out and partnership agreements which include disability protection, there is security for persons and families, and promise of continuity for businesses.

And your independent agent provides this business-related life insurance on the same "serve you first" basis as his personal and family plans.

There's a better life in an unsure world with more kinds of life, disability income, retirement and group insurance from inventive Continental, the No. 1 choice of insurance pros.

CONTINENTAL ASSURANCE CO.
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Continental.
We add assurance to life in an unsure world



through insurance inventiveness that protects individuals, families and businesses.

A Continental Assuring your independent insurance agent helps in a most unimpaired reserve of insurance programs and plans. They enable him to "serve you first" to bring greater security and assistance to your life and that is the whole idea of the independent agent. Because he works for you, he is the man to see for your insurance protection designed especially for you.

There's a better life in an unsure world through more kinds of life insurance income retirement and group insurance from inventive Continental the No. 1 Choice of Insurance Pros.

CONTINENTAL ASSURANCE CO.
A PART OF CNA FINANCIAL CORPORATION

This Continental advertising theme tells your prospects what you do: help remove some of the uncertainties of life. A theme for our times, it is reinforced by a portfolio of products reflecting Continental inventiveness, which enables you to provide precisely designed coverage for each of your clients.

life
CONTINENTAL ASSURANCE CO.
A PART OF CNA FINANCIAL CORPORATION

See your Continental General Agent or Manager for ways you can add assurance in an unsure world through more kinds of life, disability income, retirement and group insurance from Continental.

[Continued from page 22]

Secondly, there could be an increase in premium rates. I think this will happen, but the increase will not be enough to have any real impact upon an agent's earnings.

And thirdly, the agent can sell more insurance to more customers. This is the answer. Ever-increasing productivity is his only hope for a profitable career. Even under Occidental's new compensation system, an agent must produce more business to make up for the commissions, however decreasing, he would have received over those 15 years we lumped into five.

There was a time in our business when an agent's market would level at about 400 families. He could earn a good living by giving continuous sales and service to this group. But this no longer suffices. An agent needs a market considerably larger to keep him in business. But how does he find time to produce enough new business and also service his clients properly?

Out of the Office—Into the Field

Some years ago, we started working for a breakthrough to permit an agent to sell and service more than 400 customers. Our main goal was to relieve him of house-keeping chores—to keep him out of the office and in the field longer. We achieved this breakthrough. Today we can realistically challenge our agents to sell and service 1,000 customers each. Here are some of the ways we eased their clerical burdens.

Life Insurance Forecast Electronically (L.I.F.E.) is a sales program to help our agents provide present and prospective clients an impartial analysis of their life insurance requirements. Previously this required many hours of an agent's time. Now, he merely fills out a simple request form. Our computers then prepare an analysis of a prospect family's income needs in the event of death, disability, or retirement of the breadwinner.

It is a low-pressure, two-interview system. It capitalizes not only on a client's curiosity as to how much insurance an "electronic brain" thinks is needed, but also on

the more basic desire of every individual to provide adequately for his family. Once an agent and a prospect, using the L.I.F.E. program, decide how much insurance is needed, the next phase is action. We call this our Push-Button Proposal program.

A Push-Button Proposal is a computer-prepared illustration of the benefits and cost of a life insurance contract. Preparation of proposals had always been a time-consuming chore for an agent, his secretary or, more often, clerical staff in our general agencies and branch offices. This was one of the first areas where we sought computer assistance. This program has been in operation since 1966, and we have experienced a constant increase in use. We now produce about 500,000 proposals per year. By completing a simple request form, our agent can obtain any one of 327 different illustrations using policy information from any of our leading life plans. We have most of our rate book in the computer. In fact, 95.5% of all Occidental policies issued in 1972 could have been illustrated by a Push-Button Proposal.

We can prepare simple proposals or complex illustrations. Our computer makes no distinction. With either one, it proceeds quickly and accurately. And we supply cost comparisons. Our computers have been programmed to calculate these costs on the interest-adjusted as well as on the traditional net cost method. You can imagine the amount of time an agent would have to spend to supply comparable information.

All an agent has to do is tell us what he wants and we give him 24-hour service. One of the most important benefits of this program is that an agent can prospect with Push-Button Proposals. In the past, a proposal was used in the final interview. Now an agent can order a Push-Button and use it in obtaining a more effective first interview.

We have also made greater use of computers in sending out messages from home office to prospective clients by mail—our Direct Mail program. In a sense we

use the U.S. Postal Service to help us prospect for new customers. Direct Mail is a time-tested method of prospecting, which can be particularly important to new agents, many of whom find prospecting the most difficult part of their work.

We have extended use of computers in developing more personalized letters and also in choosing who receives them. The computer enables us to use a person's name and address at the beginning of the letter, his name in the salutation and again in the letter's text. Our personalized letters outdraw the preprinted variety three to one.

Use of computers in Direct Mail also provides a high degree of selectivity. For example, we can select zip codes with above average incomes, mostly single family dwellings, and high incidence of home ownership—probably good prospects for mortgage protection.

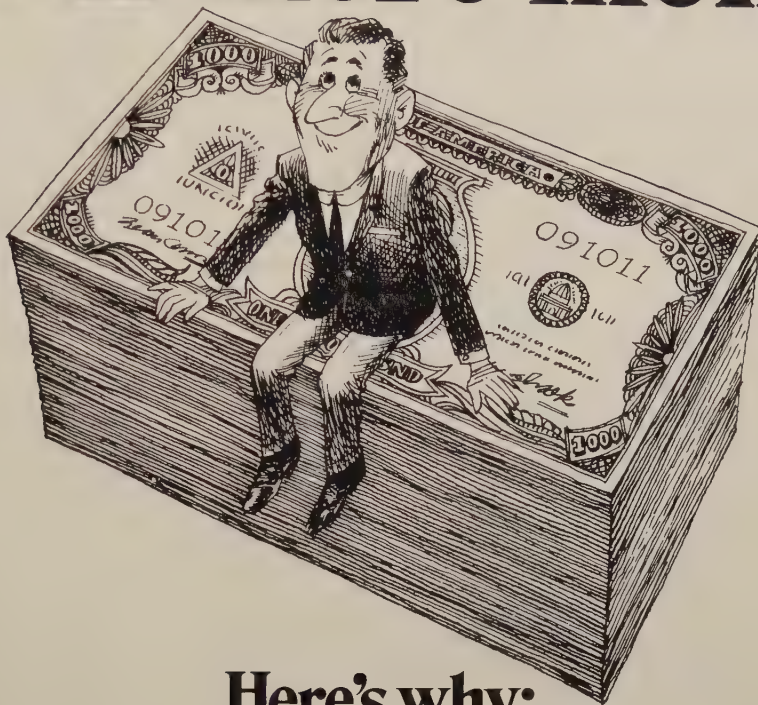
And we have developed a computer program to test Direct Mail results. We can measure returns for each type of letter—by agent and geographic area. We can determine sales precisely and relate results to costs. This capability has been of great help to home office management. More importantly, it has proven helpful to agents and managers in guiding agents.

One of our newest computer applications is also one of our most exciting. When we started looking into ways to reduce field force clerical work, we were amazed at how much time agents spent contacting home office to determine status of pending applications. Understandably, every agent is anxious to get his policies issued and is inclined to inquire more frequently than necessary.

Here is an indication of the problem: In our home office at any given moment, about 8,000 applications are in process, moving around from one work station to another. There are about 4,000 movements each day. During the underwriting and issue process, we receive about 400 inquiries a day from agents on status of the applications. Under the old system we had to track down each application and then inform the agent by

[Continued on page 10]

Our General Agents make more money.



Here's why:

Additional dollars from personal production.

Outstanding products —

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Quick service, electronic proposals.

Added income through brokerage.

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average of 10 days for policy issue.

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Recruiting not necessary.

General Agent opportunities are available in Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Louisiana, Mississippi, Montana, Nevada, New Mexico, North Carolina, Oklahoma, South Carolina, Texas, Utah, Wyoming.

If you're interested and have proven to yourself you can make a living selling life insurance, fill out and mail the coupon below.

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Also, studies confirm the increasing support among the public for national health insurance. One survey by the Opinion Research Corporation revealed that 66 percent of the respondents supported national health insurance in 1972, up from 56 percent in a 1971 survey by the same organization.

Surveys in 1972 by Opinion Research Corporation showed that peoples' ideas about what should be included in a national health insurance program vary widely. Those coverages range from care for the needy and aged or a plan for catastrophic health insurance coverage, or a basic coverage for everyone, or a comprehensive program financed and administered by the Federal Government. Surveys of Opinion Research Corporation over the years showed that the increase in public acceptance of the Federal Government as the "preferred source" of health insurance rose from 30 percent in 1953 to 47 percent in 1972. Of course, whether such support for all-government health insurance would be as strong if people were aware of the probable increased cost to them is still a valid question.

A number of these trends are disturbing both with regard to the public's confidence in private health insurance coverage and in its acceptability of greater involvement of the Federal Government. Further, these trends are so powerfully persuasive that people may be willing to pay more for their health care if they are convinced it will provide them with comprehensive benefits. Needless to say, this is a pattern of continuing challenge to the health insurance business.

Meanwhile, back in Congress there have been intermittent fragmentations of national health insurance. Legislation boosting the government's role in the development of Health Maintenance Organizations passed the Senate in May, but a less-ambitious bill was bogged down in the House as of June 30. Various health manpower bills have come before Congress, one having passed in 1972. Also, in 1972 an amendment to the Social Security bill provided for the estab-

lishment of Professional Standard Review Organizations to monitor and evaluate the quality of health care for Medicare and Medicaid patients. Furthermore, persons with serious kidney disorders now qualify for treatment under Medicare, regardless of age.

At another level, a number of states have enacted or considered legislation or regulations establishing minimum benefits for health insurance. Some states are pushing for mandatory coverages of various types. A few states have considered cost and quality control reforms, including certificate of need legislation to set up approval mechanisms for the construction of additional medical facilities.

With the opening of the 93rd Congress came the reintroduction of the major bills of the last Congress: National Health Care Services Reorganization and Financing Act (H.R. 1, Rep. Ullman); Health Security Act (S. 3, Sen. Kennedy); (H.R. 22, Rep. Griffiths); Health Care Insurance Act of 1973 (Medicredit—S. 444, Sen. Hartke); (H.R. 2222, Rep. Fulton); National Health Insurance and Health Services Improvement Act of 1973 (S. 915, Sen. Javits); National Healthcare Act of 1973 (S. 1100, Sen. McIntyre; H.R. 5200, Rep. Burleson); and more recently the Catastrophic Health Insurance Act (S. 1416, Sen. Long). The Administration's proposal, expected to contain some changes from the 1971 legislation, will be introduced in the fall.

Minor changes were made in almost all of the bills. A major change was made in the Burleson-McIntyre proposal to provide catastrophic coverage for Healthcare beneficiaries of up to \$250,000 after incurring an initial \$5,000 in medical costs. H.R. 5200 by Mr. Burleson is co-sponsored by three times the number of members that co-sponsored H.R. 4349 in the 92nd Congress.

The House Ways and Means Committee has given priority to lengthy tax reform hearings with extensive trade agreement hearings to follow. Therefore, any consideration of national health insurance legislation will be postponed, possibly to 1974. However, there is a possibility that the Subcommittee on Public Health and Environment of the House Com-

mittee on Interstate and Foreign Commerce may hold hearings this fall on national health insurance except on financing and administrative aspects.

So where do we find ourselves today?

There is little question that most of us expected the issue of national health insurance to crest in Congress before now, but it didn't happen. Some observers are saying it won't happen until 1976, an election year. To try to crystal-ball the Congressional timing of such a sensitive, volatile, and emotional issue as health is a most perilous undertaking.

If Congressional consideration is not imminent, is time with us or against us?

Time may be against the private health insurance business if the public thinks medical costs will stay at a high level in relation to other services it has to pay for. Such a feeling could cause an angry public reaction which might pressure radical measures through Congress, including all-government health insurance in the Kennedy manner. Further, the pendulum of public policy, now in relatively moderate position, could swing to a more liberal point within the next three years. For such swings have been the historical lesson of the past four decades.

On the other hand, time is on the side of the health insurance business because our companies will have more opportunity to build on their record of past accomplishments. Time will mean a chance to develop better coverages, benefits and new products and greater opportunity to contribute to the creation and maintenance of better cost and quality control mechanisms to safeguard the nation's health care system.

How is the health insurance business using the time for record building? A number of noteworthy beginnings are growing, some emerging to prominent public view.

First, our business continues to give steadfast support to the McIntyre-Burleson national health insurance legislation. Our belief in the soundness of the principle underpinning this legislation

[Continued on page 11]

phone, wire or letter. Our new system, which we call New Business Control (N.B.C.), solves this problem with a wide range of services. All movements of an application are fed into the computer, as well as any underwriting requirements ordered or received. All information is immediately available via video-screen consoles, placed throughout the company.

Our computer experts tell me N.B.C. is a "real-time" system. It offers instant information retrieval on current data. For example, if a young clerk entered data into one console placed on her right, she could turn to a console on her left and immediately get a read-out of information she just entered. We know immediately where an application is, its status, and any underwriting requirements.

This information is available to the field through In-Wats service. An agent, through his agency, can phone the home office operator for up-to-the-minute status on any application. Additionally, under this system, we send every agency a weekly print-out showing status of all pending applications. This existing is by agent, so it also informs general agents or managers of their agents' activity. Those are our primary, on-going sales applications using computers.

Computer Expedites New Programs

We also use short-term programs, such as a new marketing concept for existing policyholders. We had considerable success in late 1972 with a similar project which was begun then as a test. We continued it this year and call it "Opportunity '73."

Simply put, it offers a duplicate policy, without a medical, to holders of certain Occidental plans issued during 1968, 1969 and 1970. Last year, we approached policyholders from 1968 and 1969 only, for test reasons. Field force response in 1972 to this concept resulted in Occidental Life's most productive October in history. Without computer aid, it is easy to see we could never have undertaken such a program.

Our service and management applications of computers are as important as those for sales for several reasons.

First, recent consumer studies indicate that public perception of our industry and of the agent needs to be modified. This could be achieved best through career agents who know client needs and take personal interest in them over the years.

But today such in-depth knowledge isn't always possible. Not only is an agent strapped for time but there is increasing mobility in our population. Many people relocate beyond reach of their agent. These moves create service problems.

Secondly, service aspects of a computer-assistance program are important because of a salesman's very nature. He would rather pursue a new sale from a new customer than attend to service needs of older clients. A new sale provides greater attraction, excitement, challenge, satisfaction—and money. That's one more benefit of our new compensation plan. The higher commissions in the first five years of a policy are dependent on that policy staying in force—a strong service incentive.

Emphasis on Service

So, while computer assistance is aimed at both sales and service, it is heavily oriented toward service because we believe need is greater there—from the standpoint of agent, client, company and industry.

I mentioned earlier a need for agents to build clientele of at least 1,000 customers. But this implies overloads in three service areas.

First, 1,000 customers means as many anniversary dates each year. An agent must know when these roll around because each represents both a sales opportunity and a service obligation.

Secondly, 1,000 customers means about 600 yearly conversion opportunities. There usually comes a time in a man's life when he should buy permanent insurance. An agent must know of every occasion when a client can easily

changeover from term to permanent.

Finally, 1,000 customers means about 400 yearly opportunities to exercise various policy options, such as buying additional insurance without further evidence of good health. This is an important right. An agent must know when these options come up.

Automatic Policyholder Communication Service

All this means a lot of clerical work for an agent. Or rather, it did—before we developed our Automatic Policyholder Communication Service (A.P.C.S.). This is one of our most comprehensive agent assist programs. Basically, it is a reminder service.

A.P.C.S. triggers 250,000 service calls per year, all initiated by computer. Reminder notices go to an agent on his customers regarding additional insurance options, dates for changes, age changes, term conversions and many other service opportunities. This eliminates an agent's need to maintain his own follow-up system.

Aids for Agency Managers

In our efforts to help an agent, we have not overlooked his agency manager. It is important that the manager not get bogged down in administrative detail at the expense of recruiting, training or his own personal production.

One method we use to help him is our Market Appraisal Report. It is a profile of an agency's customers, compared over-all to Occidental's customers in that state and throughout the entire nation. It is an analysis of production and an effective management tool—not only for field management but home office as well. We can provide data on purchasers of our 15 leading policies. Included are: age group, sex, marital status, income, occupation, purpose of insurance, how paid, how sold (by agent or broker), etc.

You can appreciate how meaningful this information is to an agency manager. For example, he may ask what percentage of his sales came from people earning less than \$10,000? The answer could be important from the standpoint of persistency (too low an income

[Continued on page 116]

is as strong as our support of the need for constructive change in the healthcare system.

Second, we are continuing our efforts to improve health insurance products. The HIAA has developed and distributed a new guide to assist companies in designing

health care benefits that are needed but are not now generally available. The guide covers such benefits as home care services, dental expense, family planning services, and vision care.

A benefit now rapidly developing is catastrophic health insurance. Today a

number of major companies offer coverage with either no limit or with limits in excess of \$250,000. Generally, the increase in premium above, say, the premium for a \$40,000 major medical policy is relatively modest.

Third, the health insurance business is broadening its support of cost and quality control procedures. The HIAA supports certificate of need legislation and legislation to establish Rate Review Commissions at the state level. Further, about 200 company representatives are serving on advisory committees and boards of local health planning agencies. Still further, the health insurance business recently pledged about \$400,000 toward a goal of \$500,000 to support the operating budgets of areawide planning agencies.

Fourth, our business' support of Health Maintenance Organizations has reached significant levels. Some 46 insurance companies are involved in various stages of support of some 63 HMO's in all sections of the country. This backing extends from serious exploratory interest to mortgage financing, planning and development, administration, marketing and reinsurance of HMO's. Overall, between 50 and 60 prototype types are fully operative with 18 insurance companies participating in 15 of them.

Last, the HIAA is involved in an effort to inject the health insurance business into the PSRO movement. PSRO's Professional Standards Review Organizations (which originated under legislation passed last year) are to be designated by the Secretary of Health, Education & Welfare to determine whether care and services rendered under Medicare and Medicaid are medically necessary and provided in accordance with professional standards.

[Continued on page 114]



The Pilot and the airplane were born in 1903.

The same year we wrote our first insurance policy in Greensboro, N.C., the Wright brothers made their first successful flight near Kitty Hawk, N.C.

That was 70 years ago. The Wright brothers' invention really took off. As for the Pilot, from that first policyowner back in 1903, we've grown into a major life insurance company protecting more than 5¼ million people from coast to coast and overseas. 1973 is the year our insurance in force will exceed 7 billion dollars.

At age 70, we're a modern company with a solid tradition of growth and service. Our view of the future? We see it this way—visibility great, ceiling unlimited. PILOT-LIFE INSURANCE COMPANY BOX 20727 GREENSBORO, N.C. 27420

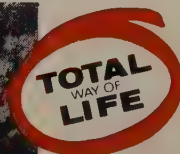


OPPORTUNITY IN WESTERN EUROPE FOR EXPERIENCED AGENTS CONTACT R. W. "BOB" DONALDSON, C.L.U. SENIOR VICE PRESIDENT

**"You do a great deal better
when you lift people up than
when you put them down."**

When we devised our Total way of Life concept of insurance programming, we didn't realize we were creating a success plan. But we have. At the same time that a man does the thinking necessary to help us write an insurance plan for him, he also arrives at a pretty valuable understanding of just what he wants to do with his life. And once he knows what his goals are, he's a lot likelier to get there. Total way of Life, we've found, is more than an insurance program; it can wrap up a man's future, give him a new zest for living. If you'd like to be more than you are, write to James B. Windham, Vice President, Director of Ordinary Agencies and Group Sales, and start living independently. Home Office: P.O. Box 629, Jacksonville, Florida 32201

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[Continued from page 26]

there can be no doubt that there's a wide difference in training and supervision being supplied by agencies of the same company — sometimes in the same city. We will always have some failures and turnovers because of the intangibles surrounding employment situations.

Three Constructive Suggestions

It has been said that 10% to 20% of all prospective agents will **fail** regardless of the type of training, supervision and motivation they receive . . . and that 10% to 20% of all agents hired will **succeed** regardless of the training, supervision and motivation they receive. But the vast majority of our field force of tomorrow . . . 60% to 80% . . . will succeed or fail depending upon the quality and quantity of training, supervision and motivation we bring to them.

Motivation

The new agent should be motivated strongly as to what life insurance does for both the purchaser and for the economy in which we live . . . that we are among the group of people in this country who provide new jobs and keep the wheels of industry in motion.

Then he should be made aware of the place your company occupies in the insurance industry.

Regardless of the company's size there are many areas which can be pointed out, such as the calibre of its agents, the company's rate of growth, percentage of CLUs, million dollar producers, and policy innovations. Give illustrations of what life insurance can mean to a man's family. Seek the quality which makes your company a great one and drive home the fact that your prospective agent will be associating with a leader!

"Sell" Your Agency's Quality

Tell him of your background, studies, and progress in the life insurance business. Describe the type of agents associated with your company, their standing in the community and the respect other professional men have for what they do and for their work.

Explain about the time and money that will be spent on him to bring him through to success. Tell him of the successful men you have developed and of the newer men who are carving out a successful career.

In our agency we have the newcomer meet one of the older and one of the newer men alone in a private office because our prospective agent is told that we want our present associates to meet and have a say in selecting the type of men we are going to ask them to be associated with.

We also feel that up to now the prospective agent has been listening to management with admittedly a biased outlook. Perhaps he would enjoy talking to men who are doing the job every day.

Tell your new recruit of your agency's functions—both social and business—and how you would expect him to uphold these traditions and to enter into the competition with enthusiasm.

Tell him you expect him to continue to learn and improve. Make him feel that he will be part of a great company. Establish in his mind that he will be on a team which asks a lot but gives a lot as well!

Work Schedule

Plan a work schedule with your new agent. Describe what he is to do and when he is to do it. Be friendly but make him realize that you know what it takes to become successful in the life insurance business and he does not. Warn him in advance that you will be pushing him and preparing him to work effectively.

Having explained why you feel your responsibility to his family so keenly, you are now in the position to insist upon the right performance because of its importance to him.

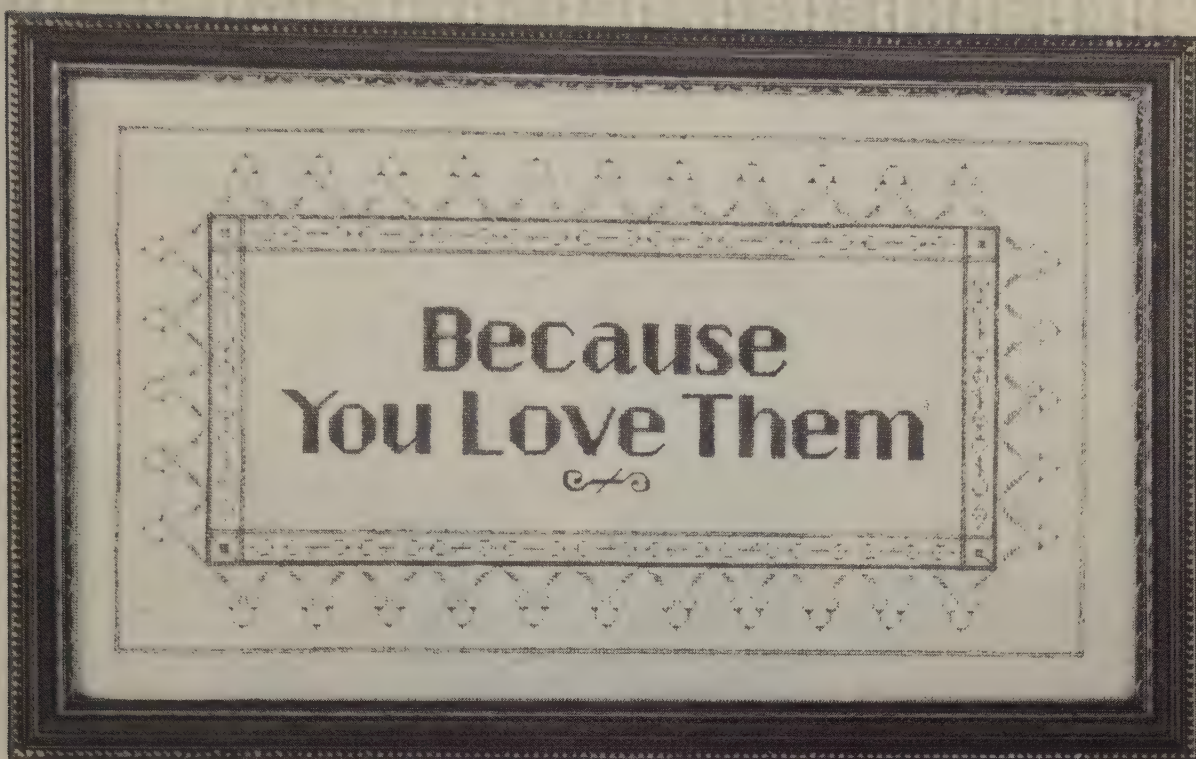
Your new agent's schedule should list the hours of the day and evening when he is to be making appointments, seeing people, doing paper work and studying. Help him draw up a sample schedule for the forthcoming week.

Joint Field Work

Most of us have been successful agents and some of us might feel that we are above the night call or small-need presentation. This may be true—but your new agent is not above it, and, therefore, you or your supervisor must, in my opinion, be sure to show him what to do. I strongly believe in heavy joint field work at the outset, which tapers off during a period of six weeks to what should properly be called "field coaching" or observing your man after he has observed you.

I do not see how drill and rehearsal in the office which, of course, will help him, can **ever** take

[Continued on page 121]



For many years now,
this has been our
advertising theme.
Our slogan. Our way
of life. It still is. And
since so many people
know us as the "Because
You Love Them"
company, it seems only
proper that the Patent
Office recognize it, too.
Because You Love Them®
Life of Georgia®

The HIAA board has approved a proposal to work with medical organizations in developing better cost and quality control procedures for **all** patients in the nation's health care system.

Under this approach, experienced insurance company personnel would serve as members of the boards and as consultants to organizations that are to be responsible for the monitoring and evaluation of health care received by all Americans. We believe the need is to extend a community-wide monitoring and evaluation vehicle to all patients. While recognizing that the medical profession has the responsibility for developing guidelines and evaluating the medical necessity of institutional care received, boards of organizations of the PSRO type should include representatives of insurers, providers, representatives of prepayment plans and consumers.

We intend to use the Board's position statement on PSRO's as a means for broadening the dialogue between our business and foundations or other organizations that may eventually be designated to monitor and evaluate the quality of care. Our immediate task is to develop "PSRO teams" of experienced company personnel to discuss the views of our business with the medical profession regarding the responsibilities and organization of quality-monitoring groups. In this way we hope to make a further contribution to the quest for better quality care at a more economical cost.

There are other things we should do to build on our growing record of accomplishments. Frederick E. Rathgeber, immediate past chairman of HIAA's Board, spelled out some of the challenges in this address at our annual meeting in April. He suggested:

- 1) improvement in our price-benefit ratio.
- 2) renewed dedication to our spirit of service and ethical conduct.
- 3) involvement in any effort to improve health education in the United States.

4) a need to demonstrate the economic and social values of the health insurance business to each state's economy.

Fulfillment of these suggestions, coupled with vigorous

work in the other areas I have described, will build an enviable record for our business and place us in a firm public stance against the day when a national health insurance system is seriously considered. ■



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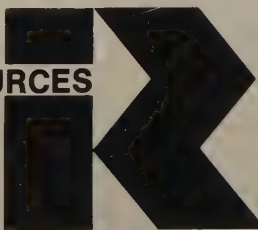
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To find out how, please contact us at our national life division office: *William J. Pappas, Vice President*, Integrated Resources, Inc.

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CHICAGO: LUBIN ASSOCIATES, INC., 327 SOUTH LASALLE STREET / UNDERWRITERS SERVICE AGENCY, INC., 175 WEST JACKSON STREET, SUITE A2118
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group); retention of agents (improved by upgrading markets); and repeat sales (low because of a low-income group).

It is like an electronic mirror. It shows a manager how his agency really stands in relation to its local market and the nation.

"No-Place-to-Hide" Report

Another manager-assist is our Agency Performance Report. We call it our "No-Place-to-Hide" report because it gives a comprehensive summary of an agency's operation. Included are: details on

commissions, bonuses, paid premiums, paid volume, number of policies in force, recruiting financing, conversions, persistency, etc. And for each, the report shows the percentage of change over or under the previous year. It also includes a summary which relates the agency's total expenses to its total premium and shows a percentage ratio. This snapshot is most useful to a manager. He can identify areas which need strengthening. These are a few of the ways in which we help an agent. There are others, but these indicate our major thrust.



When it comes to Home Service— **Monumental Continues To Deliver**

Our "Men of Distinction" are dedicated to providing maximum Home Service and convenience to our policy-holders.

THAT'S WHY they continue to break sales records year after year.

THAT'S WHY they will continue to offer Home Service to their policyowners... with greater enthusiasm... with more exciting plans than ever before.

THAT'S WHY so many people count on Monumental Life... to deliver the financial protection they need!



Increased Productivity an Economic Necessity

Our customers need and deserve service. But today's plain hard economic fact is that an agent must rely on increased productivity to make a decent living. He cannot afford to spend time on clerical chores, a necessary part of service. The company must help. New products—Adjustable Term, Variable Annuities, Mutual Funds—make further demands upon his time in terms of training, staying abreast, selling and serving. So, in our view, insurance companies must give their agents more assistance in servicing so that agents can find time to earn the kind of money that will keep them in business.

Agent's Can Service 1,000 Customers

Rule of One Thousand Plaque

We challenged our agents to sell and service at least 1,000 customers. This is what we call our Rule of One Thousand. A plaque is presented to those agents who achieve this goal. When we throw down this kind of challenge, we have to back it up with assistance which will relieve agents of housekeeping work, so they will have more of the indispensable element called time... so that they can, in fact, sell and service 1,000 or more customers.

Our future planning will continue to be dedicated to this goal. ■

Two separate endeavors—one for account business and the other for notice business—will enable us to provide our sales representatives with statements containing policy information. The account system is designed to maintain contact with the account policyholders who live in an area that no longer has an agent assigned. Sales representatives serving policyholders in non-collection agencies will be furnished periodic reports of the monthly account business of families in their areas. The sales representative will then have the opportunity to meet with the policyholder to review his or her insurance program.

The Notice System

The notice system will provide statements of policy facts and valuations to our sales representatives as policy anniversaries occur. In addition to showing the traditional agents record of policyholder information, these statements will show the current loan, cash surrender and dividend valuations information. They will also show the net annualized premium, the increase in cash value for the next year and the difference, or net cost, of next year's insurance protection.

Impact of Computer

So you see, the impact of the computer is probably greater on our business than on many others. In many industries, computers are used in certain important functions such as payroll preparation and inventory control. But in an insurance company's operations, computers are involved in the very mainstream of business.

Metropolitan Life has a new corporate theme—"Metropolitan life . . . Where the future is now." Computers are definitely in that future—computers that are helping provide better service to our customers, that are helping to reduce our administrative costs and that are meeting the challenges of our new markets. ■

MEMO

From: *Agency Vice-President*

To: *ALL Security Mutual Agents*

Introduced Jan. 1, 1973, The Vanguard has accounted for 22% of our new ordinary life sales thru June 30

the Vanguard

Modern Protection For The Space Age

... Big protection now, with low starting premiums

We designed The Vanguard for the person who wants a substantial amount of life insurance, but whose high earning potential lies in the years ahead. The Vanguard gives your client full protection at very low starting premiums, deferring the higher premiums until the policyholder can better afford them. For more information about The Vanguard, contact the Security Mutual General Agent nearest you, or mail in the coupon.

	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK BINGHAMTON, NEW YORK
Send me the facts on The Vanguard life insurance policy.	
Name _____	
Street & No. _____	
City _____	State _____ Zip _____

high pressure points in periods of change and unrest; (2) as a reaction to the so-called corporate state, under which the influence of big business on the American way of life is said to be against the long-range interests of the people, and (3) as a critique of business ethics and demand for greater honesty and fairness in business dealings.

Although most of the attack against business has been directed against other industries, insurance in general has come in for its share of attention, much of it in terms of liability insurance—the “no-fault” fight, for instance—and pensions and health insurance, the latter due to sharply rising medical costs.

Our own studies have shown, however, that a significant proportion of the public believes that we in life insurance are rich and aloof, unconcerned and remote, far removed from the concerns that affect the lives of the average citizen.

Seven years ago, in 1966, the Institute of Life Insurance launched a long-range program which bears the acronym of MAP—Monitoring Attitudes of the Public. The initial two-year exploratory study had the following broad objectives:

- To develop a comprehensive picture of public attitudes toward agents and companies, and toward the life insurance business in general.

- To distill from among the complex of attitudes held about life insurance, and from among relevant social patterns and values, the most important indicators of the emergence of significant trends for the business.

- To forge a research instrument that would serve as the Institute's means of monitoring or tracking these indicators.

On the basis of this initial study, the Institute of Life Insurance in 1968 began a series of yearly surveys which probe issue areas of importance to our business. The results of the 1968 survey established “benchmark” data against which we have been able to measure subsequent shifts in the public's attitudes toward life insurance issues.

A finding from our most recent MAP survey should dispel any

doubts that consumerism is a major force in the American economy. When respondents were shown a list of eight social movements that have gained strength in recent years—consumerism, civil rights, birth control, gun control, anti-war, women's liberation, legalization of marijuana, and communal living—the consumer movement was by far the most widely supported, with 9 out of 10 favoring it.

By contrast, the civil rights movement was favored by only 81 per cent of the respondents, and birth control by 71 per cent. Importantly, the high level of support for consumerism was common to all demographic segments surveyed.

The results of our MAP studies show that without question the public attitude both toward business in general and toward the life insurance business has been affected by the rapid growth of the nation-wide consumer movement.

As an example, the MAP surveys show a negative shift since 1968 in people's perception of the concern of our business about the welfare of the public. In both 1968 and 1971, 40 per cent of the replies to the statement that “life insurance companies are more concerned about the welfare of the public than most people give them credit for” were favorable to the business, and only 16 per cent in both years were unfavorable.

Last year, however, only 34 per cent of the replies were favorable, while the unfavorable responses had increased to 19 per cent. (In all three years, the largest percentage of respondents had no strong opinion on this subject.)

Since a major purpose of the Institute's MAP program is to put issues like consumerism into perspective for our business, we have been monitoring this phenomenon quite carefully over the past few years. For example, since 1969 we have been tracking the public's view as to the industries where consumer protection in the form of more information is most needed.

In 1969, only 14 per cent of the respondents selected life insurance from a list that included food, drugs, housing, banking and motion pictures. By 1972, however, the proportion selecting life insurance

had more than doubled, reaching 29 per cent.

While this shift is significant, the business is regarded as a justifiable target for criticism by fewer than 1 in 13 persons—and the percentage that selected food as the prime area for protection increased in those same four years from 46 to 57 per cent. Nevertheless, the life insurance figure is higher than that for banks (from 12 to 20 per cent) and may be even higher at this point, even though press attention to the allegations made at the recent Hart hearings was relatively light.

On the other hand, the kinds of responses we are developing and the continuing communications of the performance of the business, both on an individual company and industry-wide basis, may keep the figure where it was last measured—or hopefully even lower it.

In view of the cost focus of the consumerism movement, we were interested in our most recent survey in finding out how the public perceives the current cost of life insurance. We discovered that 64 per cent of the people felt life insurance was more expensive today than in previous years, while 4 per cent felt it was less expensive and 26 per cent thought it costs about the same.

Perhaps some respondents thought life insurance was more expensive because they now have more insurance coverage and therefore are paying higher total premiums. More likely, people have become so accustomed to rising prices generally that they automatically assume life insurance, too, has gone up—a misconception which obviously represents an opportunity for the life insurance business to say more about its excellent record in keeping costs down.

Our MAP program has recognized from the beginning that the life insurance business has a multiple set of relationships with the public, and that critical among them is the public's role as a citizen. For this reason, we have tracked public attitudes toward government regulation of the business as well as attitudes that relate to the question of actual competition from the government in the

providing of financial security mechanisms.

In 1968, 22 per cent of our respondents desired more regulation of big business, while 67 per cent felt some regulation was necessary. In 1972, 37 per cent desired more regulation, while 52 per cent felt some regulation was necessary. In both years, 8 per cent felt regulation did more harm than good.

By contrast, only 19 per cent of the 1968 respondents desired more regulation of life insurance, while 66 per cent saw some regulation as necessary. By last year, there were 26 per cent desiring more regulation of life insurance, and 62 per cent seeing some regulation as necessary. Those who felt such regulation to be harmful declined from 8 to 7 per cent.

Thus, public receptivity for regulation of life insurance has increased somewhat over the past four years—hardly surprising, in view of certain other attitude shifts we have measured—but there has been an even greater increase in receptivity to regulation of big business in general.

More ominous, in our opinion, is a steady movement of public sentiment away from individual responsibility and a growing philosophy of "entitlement" with regard to life insurance. Although life insurance enjoys a high level of public favor, not everyone thinks it critical that the private sector provide it.

In 1968, 73 per cent of our respondents felt that the individual should be responsible for providing life insurance, 18 per cent said the employer should have this responsibility, and only 6 per cent felt it was the government's duty to provide life insurance. By last year, 55 per cent thought it the individual's responsibility to provide life insurance, 26 per cent felt it should be the employer's responsibility, and 14 per cent now believed that government should provide life insurance.

When we consider findings such as these, together with the likely impact of recent Social Security changes, we should have little trouble seeing the likely consequences for our opportunities in certain segments of the middle-income market—unless we work at developing new products and ser-

vices and perhaps new marketing techniques.

The fact is that the entire question of social insurance is likely to mean increasing concern for us. Whether we like it or not, the public sector is in the same business as we are, and government expansion in these areas seems both inevitable and unstoppable.

One might conclude from all I have said thus far that the life insurance business is in dire straits. This is not the case. On the contrary, our condition is essentially healthy and our prospects for further growth and accomplishment are bright—as long as we understand that the name of our game is not sales but service to the American public and the providing of protection in an open and honest manner.

The life insurance business has shown many times in the past that we can respond to new situations and meet new needs. We are showing it again today in many ways. As an example, one of the complaints voiced at the recent Hart hearings was that the average citizen finds it impossible to meaningfully compare prices of various types of insurance.

Our response has been to endorse the interest-adjusted index as a more useful method of cost comparison than the traditional method, a course of action which has satisfied many of our most vehement critics.

We are responding in many other ways to meet the real needs of the American public. We have invested more than \$2 billion in the rebuilding of depressed areas and the creation of new job opportunities for the underprivileged. We have established a Clearinghouse on Corporate Social Responsibility and a Committee on Consumer Affairs to better recognize consumer and social needs. We are investing increasing amounts of money and management skills into the growing field of health maintenance organizations as a way of bringing the public improved medical protection at a lower cost.

I can think of no better summary of consumerism in relation to life insurance business than the assessment made recently by Laflin C. Jones upon his retirement as senior vice president from Northwestern Mutual Life In-

surance Company after many years of distinguished service:

"Consumerism is unlikely to disappear as a consequence of minor superficial adjustments in this or any other big business," Bob Jones pointed out. "It will almost certainly continue to grow as an issue of many dimensions. This will not present problems to our continued pre-eminence if we strive to be an even better corporate citizen, and if we maintain an overriding and unifying purpose rooted, as it is and has been, in the real needs of a broad segment of the American people."

AUDIO-VISUAL TOOLS

[Continued from page 104]

Looking ahead a bit, the Public Relations department is exploring the potential values of televised news in the home office and anticipates entering the trial production phase in the near future. Based on a study of similar efforts elsewhere, there is no intention of replacing the weekly news publication with television, nor is there any evidence that doing so would offer any gains in employee attention or knowledge. Essentially, the attitude here is one of willingness to experiment with a method that **may** add another dimension to the process of internal news dissemination.

Right now, however, our primary concern is really with the problem noted earlier: Do the benefits of the new media keep pace with the considerable costs they represent?

We really don't expect to answer that question in a way that benefits other companies wrestling with the same hopes and doubts. But we do feel that a study now being conducted by Public Relations, involving all production capabilities and all potential users, will provide guidelines for future investment and experimentation.

Further, a rigorous review of all major existing and soon-to-appear media—from our traditional publications to recently unveiled videodisc units—will help to tighten up our thinking about how John Hancock should handle the confusing mix of media options over the next several years and, not incidentally, to keep the company's expenditures to a minimum. ■

carried along by increasing legal restrictions to presenting the actual life product.

There's a breath of fresh air in the new corporate versus product life insurance advertising. The trend is contemporary. New commercials are, visually and vocally in many cases, far from the "corporate" advertising illustrated by pictures of solid buildings and company presidents which characterized life insurance for so many years. And they're consumer oriented. While talking size, agent qualifications, investment diversification, etc. they still manage to couch these company attributes in terms of consumer benefits. Or, at least in relatable consumer terms.

Media Selection

While there appears to be a dichotomy in media selection for life insurance advertising, with mass television on one hand and selective male-oriented publications on the other, closer examination finds there is not. Media selection for life insurance messages is taking on rifle-like characteristics with

television programming aimed at reaching the young to middle age adult male viewer; radio spots oriented to morning and early evening drive-time to the same audience; and, increasingly, selective male audience magazines. Competition for this primary audience in television has increased to the point where it appears as though the insurance industry has joined hands in bringing sports telecasting to the nation's viewers. The move into television by major life insurers has been growing for several years. With increased competition and limited availability of the more selective TV programming, increasing costs and more sophisticated marketing, this trend may not continue but may shift to special-interest publications.

New Products

These are the trends in life insurance advertising as seen by myself and a number of others who are involved in life insurance advertising. All of these trends are resulting from the consumer and his

action and reaction to happening in the marketplace. The consumer movement, swinging its primary attention away from manufactured products, has moved into the service area to tighten restrictions and promote legislative controls. To live within these controls, advertisers have become more and more general in their communications. This reaction has tended to force much of the advertising into a common format. While life advertising has become more general in its approach to the consumer, it has at the same time taken on new warmth and a contemporary look in media aimed more directly at the life insurance buying public.

Along with these trends in advertising relating more directly to consumer wants, needs and desires is a budding trend in the development of new and modified life insurance products that more closely match the needs of the consumer, toward increased efficiency in sales; toward more realistic recommendations by agent forces as to the kinds and amounts of life insurance needed by the consumer.

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**Insurance Magazine
1100 High Ridge Road
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the place of a joint field call with a new agent.

Of course this requires a great deal of management time and cuts into personal production of supervisors. Our management staff is well aware that a \$2,000 sale with a new agent is worth more than a \$50,000 sale for themselves.

Supervision

Supervision is the key to our agent advancing from a "package" salesman or a simple programmer to the more advanced and rewarding aspects of our business. We must, therefore, have a long range program for personal growth. It starts with a weekly conference that is held with every agent in the agency. Do not say you do not have time for this. You have time for nothing else! This conference is not to say "You're doing a great job, Charlie. Keep it up." It should be a specific analysis of your recruit's activity.

Planning Tools

Among the tools you need are:

- 1. His last week's work schedule (this is what he said he was going to do)
- 2. His current weekly report (this is what he actually accomplished)
- 3. His future work schedule (this is what he is planning for next week).

With these three main items on your desk, plus his plan book, you are able to see whether or not he has been doing what he has set out to do. You are able to see whether or not he is planning some time for study, whether or not he is planning some time for paper work, whether or not he is asking and getting referrals, whether or not he is getting binders, and whether or not he is covering all the needs of his prospects on each call.

When you ask your new agent at your conference whether or not the prospect had disability income and he says, "I don't know—I did not get into that," you can rest assured that at your next weekly conference he will get the idea that he should know!

When you ask him of other factors concerning his prospect, his family, or present insurance program and again he comes up blank, you can rest assured that after a while he will get the idea that he will receive no reinforcement from you unless he has the answers. Of course, the conference is also a time to compliment him on the things he is doing well, to congratulate him on his progress to date, and to strengthen his backbone for the week ahead.

Action Counts

While it is true that we are hiring and coaching individuals and each individual man responds differently, we must establish a program that generally brings through the highest number of successes. None of these facts are new. The question is: How willing are we to do the things we **know** we must do to bring the new men through . . . How willing are **we** to pay the price of becoming successful general agents . . . how willing are we to honor our contract?

Careful Selection

Choosing new recruits is no hit-or-miss matter at the Seidner Agency. Applicants are given the standard Aptitude Index, a qualitative "selecting out" device which reflects a man's potential for success in the insurance business.

Although many insurance agencies prefer men who have had previous insurance experience, Ed and his associates believe that a man from another industry is more easily moulded into a pattern of success because he has not had the tendency to develop bad insurance sales habits. To substantiate this theory, Ed can point to many men on his staff who came from other fields: electricians, accountants, machine tool salesmen and even concert vocalists.

Why do so many good salesmen sooner or later go into life insurance? They do it because the earnings of the average successful life insurance salesman surpass those of many successful accountants and attorneys. They also draw

a psychic income . . . the satisfaction of seeing a plan they put into effect take care of medical bills, guarantee an income when sickness strikes or provide security for a widow and children.

One of the Siedner Agency's top producers, Jesse H. Malacara, showed much special promise. In 1970 Malacara's unit won Guardian's top award for unit managers. In 1971 he became assistant-general-agent and led the Guardian sales force in this category during the ensuing two years. In 1973, in recognition for consistently fine work, he was appointed Co-General-Agent. Now the new name of the firm is Seidner-Malacara Agency. With such a team, it is safe to predict even bigger achievements by this capable Guardian partnership. ■

SUCCESS RUNS IN FAMILY

[Continued from page 28]

men and senior agents, the head of the Tampa agency, Angus Williams, Jr., believes.

When Frank M. Lorenzo, Jr., joined the agency in November 1971, Angus Williams considered young Frank one of the "best finds" the company had had.

True to young Frank's heritage, training and the example set by his father, this ambitious newcomer produced well over \$1 million during his first year. In fact, he got off to such a fast start that in the 1973 President's Month Campaign (which ended June 29) Frank Lorenzo, Jr., ended with \$759,610 company production, a total which exceeded his father's production of \$758,010.

Young Frank's success was no "fluke" either. He laid a sound foundation for achievement by earning his degree in business administration (with a dual major in insurance and finance) from the University of Florida at Gainesville. In 1968, he joined the Army as a private and went to Officer Candidate School, serving as a lieutenant with the Combat Engineers, Airborne, in Viet Nam for a year.

By the end of his first year with the Tampa Agency of Bankers Life Des Moines, Frank Jr., had qualified to attend (and take his wife, Louise), to their First Premier Club convention at Disneyland. It seems that the hard-working Lorenzo Family makes a habit of winning! ■

GOLD BOOK

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